![AIL NILICO logo]

spotlight

September 2013   Vol. 46 No. 9

TRAINED TO SERVE

— Meet Bernard —

Roger Smith
Chief Executive Officer
AIL & NILICO

Trained to Serve

I fully believe that as a leader my job is not just to develop my team, but also to recognize the potential in them, leverage their existing talents, to encourage them to see themselves for who they are and give them the confidence they need to become the people that they can be. — Alesandra Blakeston

At the spring SGA meeting in Connecticut, our *Closer to the Heart* partner organization was Fidelco, which raises and trains German Shepherds to be guide dogs. It takes two years and costs $45,000 to raise and train one of these special dogs. But, true to the Spirit of AIL/NILICO, our SGAs stepped up in a big way. Together with those of our sister company and partial matching funds from Torchmark, our donations surpassed what is needed to sponsor a Fidelco pup for a visually impaired person (we specified a military veteran).

The SGAs asked and Fidelco agreed that we could name the puppy. The SGAs unanimously chose "Bernard" after our beloved founder. How fitting that "our" puppy should be born in the same month as his namesake. Warning: you may overdose on cuteness as you get to know Bernard on pages 18-19.

I was struck by the fact that skills assessment and training of Fidelco dogs begins when they are just three days old. The handlers' interaction with the puppies helps them identify each pup's natural affinities and abilities. This ongoing process of evaluation helps Fidelco determine the best way to help the puppies learn what they will need to know to serve people with visual disabilities.

When you think about it, no matter what role you play at our Company, it all comes down to serving people. The PR team serves our groups and our Agency offices. The Home Office staff serves the PR team and the Agency field force. SGAs serve as leaders to those within their Agency offices. The Agency field force serves our customers — as do we all.

Whether you are a member of our PR team, Home Office support team, a Career Agent, or on the leadership career track at any level, training opportunities available through AIL/NILICO are designed to help you learn what you need to know to better serve those to whom we all owe our livelihood.

In addition to introducing Bernard, this issue of *Spotlight* highlights the various opportunities for the field side to be trained to serve.

First and foremost is SGA Agency classroom training, which begins on a new Agent's first day. This is the basics, the ABCs of what we do, how we do it, why we do it. There's a lot to learn, not the least of which is Product Knowledge, the Needs-Based Laptop Presentation and eApp. Our top-notch team of laptop trainers are on the road each week, serving our Agency offices by "training the trainers" to ensure our Agents get the best preparation possible to serve the needs of their clients.

Learning to use the Needs-Based Presentation and eApp proficiently and confidently is the foundation for success with AIL/NILICO. It was for this reason we developed the **www.aillaptopondemand.com** and **www.nilicolaptopondemand.com** websites, where Agents can access multimedia training 24/7 on their laptop, tablet or smart phone. This supplemental training reinforces what is taught in the SGA Agency office classroom training and includes commentary explaining the "why" behind the "how-to."

Field training is "where the rubber hits the road," as they say. It's one thing to role-play in a classroom setting, but another thing altogether when your knees are under a customer's table as their dog is chewing your shoe laces and their kid is smearing peanut butter on the sleeve of your jacket. Field training is where the concept of customer service truly begins and where great salespeople are made.

But there are always those who seek a different level of service. These are the folks who aspire to leadership at AIL/NILICO. Coincidentally, this presents me with a great opportunity to introduce the new "Your Career Track with AIL/NILICO" brochure (AC-103; see page 9). This resource tool gives a brief outline of the levels of leadership and what it takes to attain them. There is an excellent section on Leadership Academy, where the leadership avenue of service begins.

Like the many paths of service available at American Income and National Income, Bernard also has other career options open to him. It takes a very specific personality and aptitude to be a guide dog, and not every dog is suited to it. We're told that Bernard may show more of an aptitude for being a search and rescue dog, member of a police K-9 unit, or a drug/bomb sniffing dog.

Whatever he does, it will be fun to watch Bernard's progress as he is trained to serve.

sga career track
New Markets Opening & Expanding
There is a growing need for ambitious leaders.
AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: **futuresga@ailife.com**.

total bonuses paid out
This month AIL and NILICO paid a total of $2,156,478 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.
Total: $2,156,479

required retention rate
Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember
eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Thursday 10/24** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Tuesday 10/29** to count for **October** production.

LOOK FOR ME!

***look for the asterisk**
The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.ailife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*

★ AGENT TENURE BONUS ★

NO AGENT LEFT BEHIND

N.A.L.B.

AUGUST BONUS PAYOUT: $196,500 **AUGUST BONUS QUALIFIERS: 273**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Emcie Aleman-Martinez	$1,000	Donald Gregoire	$1,000	Boris Mendes	$1,000	Sean Williamson	$1,000
Alexander Alway	1,000	Branden Griffin	1,000	Collin Miles	1,000	Matthew Yelling	1,000
Alex Berezenko	1,000	Heather Grimm	1,000	Scott Montgomery	1,000	Liquiche Young	1,000
Thomas Bowler	1,000	Virginia Grimm	1,000	Phillip Nalbone	1,000	Tyler Adabahr	750
Jonathan Boyd	1,000	Joshua Hache	1,000	Nicole Neary	1,000	Sonny Ah-Ching	750
Stephen Braverman	1,000	Cynthia Harris	1,000	Gilbert Padilla	1,000	Yusuf Ahmad	750
Astred Callender	1,000	Timothy Hayes	1,000	Emmanouil Paragiou	1,000	Doraly Alsina	750
Sophie Canestrelli	1,000	Miriam Heaton	1,000	Jamell Ramsay	1,000	Pascal Amar	750
Ruben Chapa	1,000	Heidi Heil	1,000	Van Robinson	1,000	Christine Araujo	750
Pauline Cresswell	1,000	Brian Heisig	1,000	Evon Rutledge	1,000	Alma Barriga-Gonzalez	750
Andrew Culver	1,000	Royce Hickman	1,000	Christian Scott	1,000	Baljit Bassi	750
Terry Danielson	1,000	Vanessa Ho	1,000	Noah Shahin	1,000	Matthew Bell	750
Antonio Davis	1,000	Amanda Hubbard	1,000	Michael P. Smith	1,000	Litia Bentley	750
Brett DiSanto	1,000	Francis Ingulli	1,000	Nadine Smith-Johnson	1,000	Joseph Bostany	750
Justin Enriquez	1,000	Cale Jasper	1,000	Raymond Spaulding	1,000	Nicholas Bray	750
Emidio Ferritti	1,000	Anthony Jones	1,000	Tyler Storie	1,000	Benjamin Brooks	750
Charles Firneno	1,000	Freya Jones	1,000	Marianne Sullivan	1,000	Mark Brown	750
Rachel Foreman	1,000	Jake Jones	1,000	Lambros Svingos	1,000	Ryan Cannon	750
Teresa Fox	1,000	Lisa Jones	1,000	Faron Tabor	1,000	Francis Charfauros	750
Salome Fuimaono	1,000	John King	1,000	Lupe Tangulu	1,000	Nathaniel Clary	750
Luis Galvez-Galvez	1,000	Daniel LaFontaine	1,000	Jimmy Tchen	1,000	Jake Colpitts	750
Anthony Garcia	1,000	Roger Lance	1,000	Inderjit Toor	1,000	David Connor	750
Joevanny Gonzalez	1,000	Christopher Lynch	1,000	Michael Turchetta	1,000	Kevin Cromwell	750
Steven Goodwin	1,000	John McDougald	1,000	Tony Wibowo	1,000	Mark Davies	750

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Theresa Dean	$750	Ray Salmon	$750	Lawrence Griest	$500	Loralene Roybal	$500
Tyler Dean	750	Dustina Schouwaerts	750	Ryan Guarino	500	Ashley Ruhl	500
Suong Do	750	James Schroeder	750	Stephen Guidry	500	Melanie Schnipke	500
Joel Dolinski	750	Andrzej Sertler	750	Kamesha Gully	500	William Sells	500
Nathan Doyle	750	Keith Sheldon	750	Isabel Gusman	500	Evelyne Sindle	500
Jean-Phillippe Dupont	750	Brittany Shults	750	Daniel Gutierrez	500	Susan Sklenar	500
Jessica Ellerhorst	750	Ronald Skinner	750	Broch Guzman	500	Mariann Smedegard	500
Gina Eugene	750	Craig Smith	750	Heather Hachey	500	Donald Smith	500
Patricia Fifer	750	Evan Thomas	750	Carolyn Hall	500	Jeffery Smith	500
Sharde Fountain	750	Takela Thomas	750	Melissa Hall	500	Dan Snyder	500
James Frizzell	750	Thomas Thompson	750	Briana Harris	500	Jolene Spallas	500
Leah Fusco	750	Deano Tracey	750	Everly Harris	500	Christopher Spencer	500
Aaron Hayes	750	Rachael Trader	750	Enes Herovic	500	Liam Steinberg	500
Teresa Hewett	750	Matthew Wallace	750	Barbara Higbee	500	Oren Stephens	500
Mele Holani	750	Patricia Wallschleager	750	Vyacheslav Honcharuk	500	Emily Stoen	500
Courtney Hopkins	750	Dwayne Watson	750	Naomi Jones	500	Victoria Stoop	500
Nasrin Hossein-Abadi	750	Danicka Wells	750	Samantha Kaatz	500	Tina Stringer	500
Amanda Huard	750	Jeffrey Young	750	Lisa Keener	500	Brian Sullivan	500
Sherice Jernigan	750	Cody Zeigler	750	Joseph Kesich	500	Soria Toro	500
Benjamin Jerome	750	Kareem Abdelwahab	500	William Kramer	500	Michael Tribbitt	500
Billy Jones	750	Alix Albright	500	Lorraine Law	500	Christopher Wetherby	500
George Kamel	750	Isbel Alfaro-Robainas	500	Brian Levanduski	500	Roosevelt White	500
Fran Kolos	750	Theresa Allen-Narayan	500	Daniel Li	500	Caroline Wilson	500
Like Lao	750	Kyle Anderson	500	Cassidy Lunn	500	David Wix	500
Angelique Lavaly	750	Nereida Arbelo	500	Roberto Madrigal	500	Derek Wright	500
Shawn Lewicki	750	Sandro Basic	500	John Marshall	500	Lawrence Yi	500
Aisea Ma	750	Timothy Bazany	500	Jesus Martinez	500	Marc Zeyak	500
Angel Martinez	750	Nicholas Birdsall	500	Mark McClenny	500		
Tara Martinez	750	George Bitsakis	500	Stephen McDonald	500		
Svitlana Matkivska	750	David Blevens	500	Nelson McKee	500		
Alyssa McDaniel	750	Elias Boles	500	Kristina McLain	500		
Katherine McQuade	750	Austin Bolz	500	Erika Mendez	500		
Alex Meza	750	Justine Bouchie	500	Hannah Miller	500		
Kwanza Mitchell-Bailey	750	Robert Bradshaw	500	Brandon Mogel	500		
Silke Molina	750	James Brumgard	500	Nikki Mustin	500		
Pedram Mousavi	750	Robert Calixto	500	Nicole Nalven	500		
Peter Mpogiatzis	750	Joshua Campisi	500	Nitin Patel	500		
Cameron Nance	750	Isaiah Chacon	500	Hayley Paterson	500		
Wynter Nicholas	750	Kyle Clark	500	Pearl Perchinske	500		
Stalin Ortega	750	Jordan Coons	500	Maria Perevozkina	500		
Hirenkumar Patel	750	Angela DeVivo	500	Gina Pierre	500		
Loraine Patterson	750	Jeffrey Dodson	500	Vincent Pizzino	500		
Janelle Petrella	750	Mark Dombrowski	500	Laketta Prewitt	500		
Mauri Ramirez	750	Sarah Dulany-Gring	500	Janelle Price	500		
Brett Remillard	750	Andres Estevez	500	Henry Pye	500		
Alexander Riggins	750	Ryan Favata	500	Alaine Reed	500		
Marsha Robinson	750	Steven Fessler	500	Russell Rhodes	500		
Rati Ropiha	750	Shannon Finnegan	500	David Robinson	500		
Jason Ryen	750	Harriette Glean	500	Maresa Rone	500		
Ramon Salgado	750	Franciska Goldsmith	500	Michael Rowley	500		

ANNIVERSARIES

39 Years of Service
Donald Wold, AGT
34 Years of Service
Steve Friedlander, SGA
20 Years of Service
Mitchell Look, AGT
14 Years of Service
Dorian Oldham, SGA
13 Years of Service
Matt Henderson, SGA
Alex Roland, SGA
12 Years of Service
London Burnett, GA
Kevin Haines, AGT
Alison King, AGT
Marcus Smith, SGA
11 Years of Service
Brian J Morse, MGA
Philip Prata, SGA
10 Years of Service
Kathleen Papas, PR
Richard Refano, AGT
Randolph Souliers, MGA
9 Years of Service
Ryan Bisanz, RGA
Peter Kaplanis, AGT
Steven King, MGA
Tim McAdams, SGA
8 Years of Service
John Cochrane, GA
Ross Ewen, AGT
Herman Fennell, MGA
Alex Grakhov, GA
Sharif Grays, MGA
Brett Gryska, MGA
Robert Kanaan, MGA

Marilyn Kohlhase, PR
7 Years of Service
Ryan Hall, RGA
Hyungjun Kae, RGA
Thomas Soloweyko, MGA
Sara Welch, MGA
6 Years of Service
Ala Awad, RGA
James Cunningham, SGA
Derrick Mason, AGT
Michael Romeo, MGA
Jessica Treybick, PR
Marisa Willgruber, MGA
5 Years of Service
Chena Blair, AGT
Rosanna Gill, PR
Anna Guido-Rohrer, PR
Daniel Hartwig, MGA
Phillip Jenkins, MGA
Casey Kunash, GA
Timothy Leary, PR
Ryan Leong, MGA
Rodney Mori, GA
Javier Sandoval, SGA
Jake Yagjian, RGA
4 Years of Service
Anita Ferris, MGA
Magdalene Franklin-Holmon, SA
Ricardo Grandt, GA
Joshua Jackson, MGA
Samy Jacques, AGT
Steve Sanchez, PR
Michael Schumacher, AGT
Scott Smith, AGT
Alfred Taren, RGA
Nadezhda Vitchev, MGA

3 Years of Service
Andrew Bayang, GA
Gretchen Crady, GA
Bryan Czajkowski, GA
Dustin Edgell, SA
Violetta Goldman, GA
Liliya Hrabar, AGT
Andrew Jaycox, GA
Alexander Keats, GA
Tenna Lewis-Torraca, SA
Chris Lussier, SGA
Tanya Mitchell, GA
Robert Moran, PR
Tom Morrell, AGT
Aiman Mousa, GA
Ryan O'Malley, MGA
Nasr Quadri, MGA
Maureen Roberts, PR
Victor Schwenoha, GA
Christine Weatherspoon, AGT
Bryon Welch, GA
2 Years of Service
Anastacio Baeza, GA
Brandon Baker, GA
Maren Conway, GA
Joshua Cosentino, GA
Elifranc Deus, SA
Daniel Doherty, AGT
Joseph Duran, GA
Osama Elshoubaki, AGT
Patrick Fowler, GA
Dean Jensen, GA
Glen Latona, AGT
Elizabeth Lopez-Colon, AGT
Arthur McDonald, GA
Kasey Schultz, AGT

Joseph Shanks, MGA
Peter Van Der Westhuizen, MGA
Sean Velasquez, MGA
1 Year of Service
Devin Adams, GA
Muhammed Ashraf, GA
Steven Bensinger, SA
Katherin Boggan, GA
Eugene Borcan, GA
Marko Brkovic, SA
Cassandra Brooks, GA
Jane Callies, GA
Katherine Campbell, GA
Veronica Carrion, GA
Humberto Contreras-Suarez, AGT
Christine DiSanto, SA
Ryan Feehan, SA
Alon Fischer, GA
Deborah Fortes, GA
Enrico Franco, AGT
Alon Frazier, AGT
Larry Gatt, GA
Jacqueline Gordon, SA
Krystal Gordon, SA
Donte Grant, SA
Lisa Groom, GA
Patrick Guthrie, GA
Allison Hanson, GA
Debbie Hardy, SA
Dustin Henderscheid, MGA
Amanda Irving, MGA
Clarence Jones, SA
Judith Jones, AGT
Rory Larkin, SA
Vereisha Lindsay, AGT
Katherine Lorenz, GA

Casey Mason, SA
Shala McLean, AGT
Mark Medina, GA
Benito Menchaca, GA
Nadia Million, AGT
Alleyson Murray, SA
John Nasti, GA
Patricia Nurse, SA
Roberto Padua, AGT
Rosanna Pancotto-Clemente, SA
Diana Peters, AGT
Michael Poaps, SA
Aaron Pohl, SA
Khurram Qidwai, AGT
Raymond Ross, AGT
Melissa Russell, AGT
Stevan Savic, SA
Denis Snyder, GA
Mark Sohnly, AGT
Mark Streeter, AGT
Matthew Sturgeon, GA
Amanda Svestka, GA
Rami Tannenbaum, SA
Atatui Tavake, AGT
Sarah Vacheresse, AGT
Andrew Wagner, GA
Cindi Walker, SA
Clarence Waller, AGT
Stanley Webber, AGT
William Whaley, MGA
Robert Wright, SA
Jennifer Young, GA

NEW DIRECTOR

Joe Bennett
June

Joe has been in the insurance business for 11 years and has experience at all levels including agent, trainer, recruiter and agency owner. He was a high school math teacher and varsity basketball coach prior to that. Joe sees many parallels between coaching and his new position as Regional Sales Director. "It's the coach's job to encourage the team and help them find ways to get better. This is the same thing." Joe and wife Tia have 2 sons and 2 daughters ranging in age from 10-17. The family resides in Carmel, Indiana.

PROMOTIONS

Regional General Agent
Amie McCracken
Master General Agent
William Brookshire
Frank Colletti
John Conard
Patrick Cremeans
Xander Davis
Christopher Earle
Tony Geer
David Hefflin
Dustin Henderscheid
Kevin Holtz
Thomas Kijanowski
Darrell Nelsen
Jason Reed
Victor Restrepo
Ileana Rosas
Bridgette Scrivani
Tatjana Tiki Tikhonov
60% General Agent
Joshua Colvin
Sheila Downey
Joseph Duran
David Guzman
Jamey Haugen
Latondra Kincaid
Marti Long
Taneshia Solomon

Jarrett Sotolongo
Kiet Truong
57.5% General Agent
Amy Baird
Alejandro Basulto
Robert Biser
Gary Brown
Michael Coulthard
Heather Cullen
Brianna DiPietro
Joshua Dishong
Yonique Gordon
Shayne Guinn
Corey Helly
Brian Jerome
Alexander Keats
Lincoln Kline
Shawn Lewicki
Benito Menchaca
Adam Meyer
Marcus Moody
Grant Myers
Roberto Navarro
Erica Pagano
Jessica Prazeres
Nathanael Rathjen
David Rigney
Christopher Rodriguez
Michael Sandoval

Danessa Seward
Drew Sharp
Touraan Smith
Karmela Smud
Denis Snyder
Soonalote Taogaga
Leonard Transfiguracion
Teo Underhill
Glenn Woodley
55% Supervising Agent
Kyle Anderson
Jerrard Brown
Francis Charfauros
Shanita Ellmers
Denise Ewin
Steven Fessler
Patricia Fifer
Magdalene Franklin-Holmon
Rana Garrett
Benjamin Griffard
Adrian Johnson
Jake Jones
Latrice Klyce
Mynor Lemus
Joseph M Martinez
Johnathan Maupin
Elton McKinney
Katherine McQuade
Duni Olusegun

Byron Prado
James Pyle
Leahlyn Ramos
Maresa Rone
Vernita Shawallen
Herbert Stell
Thomas Thompson
Kyle Welch
Tyler White
Alexander Wilcox
52.5% Supervising Agent
Alix Albright
Pascal Amar
Matthew Arrieta
Litia Bentley
Alex Berezenko
Kayla Bisinger
Tomika Black
John Blackford
Clayton Blasa
David Blevens
Joseph Bostany
Brent Bowling
Montrece Braddy
Stephen Braverman
Benjamin Brooks
Timothy Bugge
William Busbee
Eustace Casimir

Brian Chapman
Shela Charlot
Adrian Cisneros
Kyle Clark
Nathaniel Clary
Jarnara Clifford
Beth Crothers
Robert Deary
Debra Dextradeur
Joel Dolinski
Maurice Doucette
Nathan Doyle
Brittany Driscoll
Mahmoud Ebrahim
Andres Estevez
Jon Golin
Onofre Gonzalez
Jimar Harry
Mark Hart
Aaron Hayes
Troy Hays
Patti Heller
Enes Herovic
Barbara Higbee
Justin House
Barbara Irving
Andrea James
Cale Jasper
Sherice Jernigan

Philip Kim
Jason H Lee
Lesly Lindgren
Chelsea Livingston
Jerry Lowery
Angel Martinez
Aaron McKenney
James McNutt
Erika Mendez
Susan Meraz
Alex Meza
Collin Miles
Roberto Olivares-Roby
John Palmieri
Emmanouil Paragiou
Hirenkumar Patel
Kirk Pericciuoli
Steven Pirrello
Charles Portnoy
Krista Pustam
Bryant Quinones
Brandon Ragland
Mauri Ramirez
Alexander Riggins
Benito Rivas
Danielle Roberts
Kyla Robinson
Dianaliz Santiago-Martinez
James Schroeder

Brittany Seay
Steven Seermon
Marah Selves
Steven Sibelman
Gabriela Sime
Christopher Sinclair
Craig Smith
James Smith
Austin Soboleski
Christopher Spencer
Chad Stell
Amber Stevens
Ken Suzuki
William Taylor
Jared Teerlink
Evan Thomas
Inderjit Toor
Rachael Trader
Bobbi Trent
Michael Turchetta
Henare Tuwhangai
Daniel Vilas
Richard Voyles
Matthew Wallace
Michaela Williamson
Bright Winner
Craig Yarborough
Matthew Yergeau
Liquiche Young

Directors of the Month

Driving Excellence

Sales Director of the Month
Leaders growing leaders!

Martin Groves

Martin had 13.4% growth over August of 2012.

PR Director of the Month
Leaders growing leaders!

Michelle Baxter

Michelle is the Top Director for August 2013 with 96.78% Lead Growth.
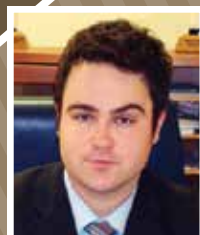
MGA AGENT RETENTION
— BONUS PROGRAM —

Doreen Ryan-Foti
$3,750
Jatoft-Foti

Matthew Parks
$3,000
Surace-Smith

Ofa Tupouniua
$2,500
Steve Friedlander

Ryan Bisanz
$2,250
Brian Traboulay

Volodymyr Derevyanyy
$2,000
Altig-Orlovic

Mark Kukielski
$2,000
Eric Neal

August Bonus Payout: $95,650 August Bonus Qualifiers: 121

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Doreen Ryan-Foti	$3,750	Jose Carvajal	$1,000	Jessica Wilhite	$1,000	Phillip Jenkins	$500
Matthew Parks	3,000	Christopher Clark	1,000	Timothy Wilson	1,000	Stephen Jeung	500
Ofa Tupouniua	2,500	Michael Clemente	1,000	Martha Zelaya	1,000	James Keefer	500
Ryan Bisanz	2,250	Michael Gerstein	1,000	John Conard	900	Scott Kim	500
Volodymyr Derevyanyy	2,000	Bobby Gujral	1,000	Craig Strompf	900	Steven King	500
Mark Kukielski	2,000	Blake Higuchi	1,000	Lucky Faaitiiti	750	Thomas King	500
Jason Bratin	1,750	Evan Holzhauer	1,000	Elias Hazen	750	Michael Laramie	500
Randall Cook	1,500	Elaine Kulawiak	1,000	Mark Hileman	750	Ryan Leong	500
Charley Forshee	1,500	Nicholas Lorence	1,000	Nasr Quadri	750	Michael Mandella	500
Zachary Hart	1,500	Lleison Martinez	1,000	Marian Sertler	750	John Ophals	500
Melne Lewis	1,500	Andrew McQuade	1,000	Brian Zuzick	700	Zach Otto	500
Joshua Olin	1,500	Julie McQuoid	1,000	Ryan O'Malley	675	Raymond Risucci	500
Michael Romeo	1,500	Joy Nardone	1,000	Ala Awad	600	Dustin Rushin	500
Erin Allen	1,250	Byron Paz	1,000	Juan Cardona	500	Bobby Szwaja	500
Alexandra Graham	1,250	Tina Phongsavath	1,000	Jordan Chalom	500	Krista Thieme	500
Kyle Johnson	1,250	Cynthia Schneiderman	1,000	Harold Durana	500	Matthew Turnquist	500
Jonathan Maust	1,250	Scott Sonnenberg	1,000	Christopher Earle	500	Peter Van Der Westhuizen	500
Dan Nebraski	1,250	Ryan Stenglein	1,000	Sokol Fazliu	500	Michael Vasu	500
Minh Phung	1,250	Randy Teyssier	1,000	Magda Figueiredo	500	Natalie Wagner	500
Ryan Wilson	1,250	Ho Tran	1,000	Brett Gryska	500	Rodney Ward	500
Haoyu Xu	1,250	Ryan Tucker	1,000	Todd Harding	500	Marisa Willgruber	500
Souleymane Bah	1,000	Tara Weisz	1,000	Daniel Hartwig	500		
Daniel Bauer	1,000	Brian Welsh	1,000	David Hefflin	500		

HERE'S HOW IT WORKS:
The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write $4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of $4,000 Net ALP in the 4th month of tenure, the MGA gets $250 bonus; in the 5th month, the MGA gets $500 bonus; in the 6th month, the MGA gets $1,000 bonus.

All qualifiers listed achieved at least $500 in bonus totals

NEW CAREER TRACK BROCHURE AVAILABLE

THE new "Career Track with AIL/NILICO booklet" is a roadmap to the various independent contractor career options available with American Income and National Income Life. If you've ever wanted to know specifics about *Opportunity Unlimited* at our Company, this brochure has it all.

The AC-103 gives an overview of each level of opportunity from Career Agent to State General Agent, with a special section outlining the advantages of advancing to leadership with AIL/NILICO.

The description of each level includes normal prerequisites to promotion and what one can expect in terms of objectives, typical income range and a realistic timeframe in which one could expect to attain these goals. There is also an expanded section describing the benefits of Leadership Academy.

In addition to being a valuable reference guide, we believe this will be a beneficial tool in enabling managers at all levels to reach recruiting and management promotion goals.

ASK YOUR SGA FOR A COPY OF THE CAREER TRACK BROCHURE.
SGAs CAN ORDER THE AC-103 THROUGH CAS SUPPLY.

CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA
William Askew	5	Mack Doby
Jillian Rooks	5	Laura Fisher
Corey Helly	5	Giglione-Ackerman
Amanda Davis	4	Samantha Chui
Barbara Seyoum	4	Samantha Chui
Samuel Richmond	4	Kevin Davis
Lesina Ah Sue	4	Steve Friedlander
Meaghan Kehl	4	Brian Traboulay
Igor Melcharek	3	Altig-Orlovic
Jarrett Semler	3	Altig-Orlovic
Soncya Williams	3	Altig-Orlovic
Ronald Rennich	3	Simon Arias
Abdul Yusuff	3	Simon Arias
Destiny Meyer	3	Eric Cochran
Adrian S Johnson	3	Nigel Crowe
Carley Hosley	3	Joseph Diecedue
Jamal Simmons	3	Joseph Diecedue
Patrick Szydlik	3	Cindy Furer
Ari Bykofsky	3	Giglione-Ackerman
David Palmer	3	Giglione-Ackerman
Catherine Pragosa	3	Giglione-Ackerman
Sandra Torres	3	Giglione-Ackerman
Kenneth Ford	3	Matt Henderson
Jonathan Hanaway	3	Matt Henderson
Robert Schneiderman	3	Sabrina Lloyd
Grant Myers	3	Dorian Oldham
Jesse Sault	3	Bob Olson
Sandra Underwood	3	Bob Olson
Estefany Urena	3	Cisco Perez
Paul Coffee	3	Alex Roland
Jeffrey Miller	3	Surace-Smith
Eric Peyton	3	Surace-Smith
Kelsey Mitchell	3	Jeffery Thiel
Michael Musso	3	Williams-Zophin
Taylor Bosch	2	Altig-Orlovic
Tiffany Clemons	2	Altig-Orlovic
Jacob DeBoer	2	Altig-Orlovic
Joy Horcajo	2	Altig-Orlovic
Ileana Lopez	2	Altig-Orlovic
Harmony Stearns	2	Altig-Orlovic
Juan Toro	2	Altig-Orlovic
Elizabeth Watson	2	Altig-Orlovic
John Constantini	2	Simon Arias
Andrew Culver	2	Simon Arias
James DePetro	2	Simon Arias
Patrick Fraley	2	Simon Arias
Alicia Grill	2	Simon Arias
Phillip McElfresh	2	Simon Arias
Nicole Nalven	2	Simon Arias
Christian West	2	Simon Arias
David Guns	2	Brandon Cooley
Emmanuel Villasenor	2	Brandon Cooley
Cindi Walker	2	Brandon Cooley
Virginia Grimm	2	Richard Correa
Jonathan Hobbs	2	Richard Correa
Aaron Pohl	2	Richard Correa
Michael Joseph	2	Cunningham-Weatherspoon
Chanthakhan Phommachanh	2	Chad Deley
Jason Theriot	2	Joseph Diecedue
Justin Wallace	2	Desi Dimitrova
Kelvin Fernandez	2	Laura Fisher
Paulo Miranda	2	Laura Fisher
Henry Santos	2	Laura Fisher
Liliana Avila	2	Steve Friedlander
Litia Bentley	2	Steve Friedlander
Soonalote Taogaga	2	Steve Friedlander
Richard Kresge	2	Cindy Furer
Christine DiSanto	2	Giglione-Ackerman
Christian Fahey	2	Giglione-Ackerman
Danielle Louis	2	Giglione-Ackerman
Francsico Gonzales	2	Maria Greene
Levar Ellis	2	Steve Greer
Steven Form	2	Steve Greer
Richard Jones	2	Steve Greer
Jeffrey Lewis	2	Steve Greer
Karmela Smud	2	Fred Hadayia
Michael Sobel	2	Fred Hadayia
Gary Bowen	2	Matt Henderson
Beverly Sibert	2	Matthew Hogan
Lesly Lindgren	2	Jatoft-Foti
Danae Manwill	2	Jatoft-Foti
Jonathan DeMello	2	Chris LaFond
Jeffrey Hall	2	Chris LaFond
Duane Shaw	2	Sabrina Lloyd
Patricia Fifer	2	Chris Lussier
Latrice Klyce	2	Chris Lussier
Michael Schmidt	2	Dorian Oldham
Kelvin Douglas	2	Bob Olson
Ataka Reed	2	Bob Olson
Altgracia Sanchez-Del Real	2	Bob Olson
Robert Wright	2	Bob Olson
Louis Bloukos	2	Theodore Pappas
Stephen McGrath	2	Theodore Pappas
Rakesh Ramkarran	2	Theodore Pappas
Kim Vance	2	Theodore Pappas
Maria Aristy	2	Cisco Perez
September Garrett	2	Alex Roland
Joseph Smith	2	Alex Roland
Audrey Beard	2	Surace-Smith
Drew Clanin	2	Surace-Smith
Jason Ryen	2	Surace-Smith
Dywon Davis	2	Jeremy Welch
Daniel Hathorn	2	Jeremy Welch
Michael Loftus	2	Williams-Zophin
Gloria Mendez	2	Williams-Zophin
Christopher Straccialini	2	Williams-Zophin
Sean Glenn	2	Bob Wingate
Alexis Manriquez	2	Bob Wingate

GA

NAME	#	SGA
Philip Roffi	8	Cindy Furer
Brandon Smith	8	Bob Wingate
Todd Glazer	7	Joseph Diecedue
Ricardo Grandt	7	Laura Fisher
Alex Torruella	7	Sabrina Lloyd
Eric Ebbitt	6	Simon Arias
Alan Grage	6	Bob Olson
Jordan Albright	6	Simon Arias
Brandi Hershey	5	Brandon Cooley
Amanda Hogan	5	Richard Correa
Susan Bergh	5	Kevin Davis
Teo Underhill	5	Scott Davis
Austin Allen	5	Mack Doby
Christopher Akins	5	Laura Fisher
Tevita Tupouniua	5	Steve Friedlander
Erin Moyer	5	Giglione-Ackerman
John Nasti	5	Giglione-Ackerman
Erika Hudson	5	Maria Greene
John Young	5	Steve Greer
Sheila Downey	5	Bob Olson
Mir Khan	5	Theodore Pappas
Ryan Hernandez	5	Alex Roland
John Nieves	5	Bob Wingate
Anastacio Baeza	4	Altig-Orlovic
Andrew McCarthy	4	Altig-Orlovic
Liam Flaherty	4	Simon Arias
Jenna Grula	4	Simon Arias
Raphael Musto	4	Simon Arias
Andrew Wagner	4	Simon Arias
Jeremiah Wiskeman	4	Simon Arias
Carlos Arballo	4	Brandon Cooley
Allison Hanson	4	Richard Correa
Danessa Seward	4	Nigel Crowe
Ratu Kani	4	Steve Friedlander
Ruben Santillana	4	Steve Friedlander
Vatapuia Vavau	4	Steve Friedlander
Beau Locker	4	Matt Henderson
Peter Hornbeck	4	Oldham-Bianchi
Veronica Carrion	4	Bob Olson
John Leggio	4	Theodore Pappas
Harrynarine Ramoutar	4	Theodore Pappas
Jason Green	4	Paul Rumbuc
Scott Wheeler	4	Imran Satti
Henry Ingraham	4	Williams-Zophin
Beatriz Noriega	4	Bob Wingate
Jahara Lewis	3	Altig-Orlovic
Joshua Cosentino	3	Simon Arias
Anthony Rizzo	3	Simon Arias
Monica Brown	3	Dorian Brown
Aldina DaRosa	3	Josh Chalom
Rivka Erlich	3	Josh Chalom
Teryn Lieurance	3	Jared Cleckner
Jesse Cole	3	Brandon Cooley
Gian-Paolo Diberardo	3	Brandon Cooley
Crystal Lynch	3	Richard Correa
Erika Spiak	3	Richard Correa
Kierra Goodwin	3	Nigel Crowe
Melissa Quintal	3	Joseph Diecedue
Allison Howard	3	Richard Dyer
Laaina Havea	3	Steve Friedlander
Eric Trautloff	3	Cindy Furer
Corey Hallam	3	Giglione-Ackerman
Azhley Guardiola	3	Maria Greene
Mark Danner	3	Steve Greer
Dean Jensen	3	Steve Greer
Lawerence Smith	3	Steve Greer
Ibrahim Bah	3	Fred Hadayia
Christopher Velazquez	3	David Hausman
Steven Bosworth	3	Matt Henderson

GA continued

NAME	#	SGA
Rory Olson	3	Matt Henderson
Alta Herpel	3	Chris Hernandez
Larry Finch	3	Matthew Hogan
Robert Nardone	3	Chris LaFond
Karolina Debek	3	Sabrina Lloyd
Adam Meyer	3	Sabrina Lloyd
Matthew Sturgeon	3	Sabrina Lloyd
Kyle Taylor	3	Travis Moody
Zachary Santino	3	Oldham-Bianchi
Charles Belt	3	Bob Olson
Bridgette Scrivani	3	Theodore Pappas
Krin Hall	3	Scott Rehberg
Les Swain	3	Alex Roland
Josh Tompkin	3	Paul Rumbuc
London Burnett	3	Surace-Smith
Tony Geer	3	Surace-Smith
David Guzman	3	Surace-Smith
Richard Waite	3	Jeffery Thiel
Michael Shaba	3	Brian Traboulay
Jean Joseph	3	Williams-Zophin
Fritznel Octave	3	Williams-Zophin
Caio Rosa	3	Williams-Zophin
Linda Meader	2	Jason Adamo
Whitney Poulin	2	Jason Adamo
Robert Chun	2	Altig-Orlovic
Sara Vaz	2	Altig-Orlovic
Cherylynn Voges	2	Altig-Orlovic
Jennifer Young	2	Altig-Orlovic
Joseph Cruickshank	2	Simon Arias
Charles Ferrari	2	Simon Arias
Brian Gilmore	2	Simon Arias
Edwin Rodriguez	2	Simon Arias
Gregory VanSuch	2	Simon Arias
Anthony Wright	2	Simon Arias
Tracy Barrett	2	Slav Bitman
Ian Noble	2	Slav Bitman
Alireza Yaesubi	2	Josh Chalom
James Moland	2	Eric Cochran
Amanda Svestka	2	Eric Cochran
Katherine Boggan	2	Cohen-Cohen
Kiet Truong	2	Cohen-Cohen
Hector Carrillo	2	Brandon Cooley
Trey Jones	2	Brandon Cooley
Arthur Sigler	2	Brandon Cooley
William Brookshire	2	Richard Correa
Regina Duval	2	Richard Correa
Devon Chapman	2	Cunningham-Weatherspoon
Elizabeth Conley	2	Kevin Davis
David Hefflin	2	Scott Davis
Devin Adams	2	Chad Deley
Kenneth D Johnson	2	Joseph Diecedue
Kevin Talbot	2	Joseph Diecedue
Jarrett Sotolongo	2	Desi Dimitrova
Jimmy Tchen	2	Desi Dimitrova
Ansumana Dualu	2	Laura Fisher
Roosevelt Wilson	2	Giglione-Ackerman
Tim Schroeder	2	Steve Greer
Erna Gasanin	2	Fred Hadayia
Gregory Graham	2	Fred Hadayia
Lisa Richardson	2	Mark Hancock
Muhammed Ashraf	2	David Hausman
Amr Shater	2	David Hausman
Matthew Bogle	2	Matt Henderson
Christopher Buonanni	2	Matt Henderson
Matthew Cartwright	2	Chris Hernandez
Gretchen Crady	2	Chris Hernandez
Antonio Evans	2	Chris Hernandez
Bryan Froneyberger	2	Chris Hernandez
Peter Kwiatkowski	2	Chris Hernandez
Clinton Spaeth	2	Chris Hernandez
Robert Phillips	2	Chris LaFond
Shayne Guinn	2	Sabrina Lloyd
Gary Gottlieb	2	Eric Neal
Vilma Howard	2	Eric Neal
David Schanuel	2	Dorian Oldham
Violetta Goldman	2	Oldham-Bianchi
Brandon Marshall	2	Oldham-Bianchi
Richard Pazak	2	Bob Olson
Alon Fischer	2	Theodore Pappas
Shahab Mahdavinejad	2	Theodore Pappas
Susan Bedrossian	2	Cisco Perez
Paavo Cymanow	2	Philip Prata
Nicholas Triantafyllidis	2	Philip Prata
David Rigney	2	Scott Rehberg
Ifeanyi Ufondu	2	Alex Roland
Joseph Duran	2	Dan Rubio
Mark Diebolt	2	Paul Rumbuc
Aaron Dupras	2	Paul Rumbuc
DeAnthony Hartman	2	Paul Rumbuc
Jeremie Dupuis	2	Imran Satti
Alex Grakhov	2	Surace-Smith
Christopher Kennedy	2	Surace-Smith
Andre McCallum	2	Surace-Smith
Marc Salvaggi	2	Surace-Smith
Nicole Sanders	2	Surace-Smith
Leslie Jacobs	2	Jeremy Welch
Jason Fuller	2	Matt Wolfanger

MGA

NAME	#	SGA
Ransey Vazquez	17	Bob Olson
Matthew Girard	16	Maria Greene
Ryan Hall	14	Laura Fisher
Herman Fennell	13	Samantha Chui
Albert Serur	11	Simon Arias
Melne Lewis	11	Bob Olson
Brooke Spain	10	Brandon Cooley
Randall Cook	10	Joseph Diecedue
Ofa Tupouniua	10	Steve Friedlander
Magda Figueiredo	10	Giglione-Ackerman
Raymond Risucci	10	Dorian Oldham
William Oseroff	10	Bob Wingate
Xavier MacLarty	9	Nigel Crowe
Bobby Szwaja	9	Theodore Pappas
Michael Clemente	8	Simon Arias
Matthew Diulus	8	Simon Arias
James Keefer	8	Simon Arias
Craig Strompf	8	Cindy Furer
Michael Gerstein	8	Giglione-Ackerman
Evan Holzhauer	8	Giglione-Ackerman
Richard Barbour	8	Steve Greer
Michael Laramie	8	Steve Greer
Thomas Soloweyko	8	Steve Greer
Scott Sonnenberg	8	Matt Henderson
Patrick Cremeans	8	Chris Lussier
Mark Kukielski	8	Eric Neal
Nicholas Moore	8	Oldham-Bianchi
Syed Quadri	8	Theodore Pappas
Lleison Martinez	8	Cisco Perez
Ryan Wilson	8	Philip Prata
Minh Phung	8	Scott Rehberg
Ala Awad	8	Alex Roland
Steven King	8	Paul Rumbuc
Ryan Bisanz	8	Brian Traboulay
Adeyemi Akinade	8	Williams-Zophin
Bo Gentile	8	Williams-Zophin
Dan Nebraski	7	Simon Arias
William Myatt	7	Brandon Cooley
Matthew Turnquist	7	Richard Correa
Robert Rowell	7	Richard Dyer
Marisa Willgruber	7	Fred Hadayia
Atta Saleh	7	David Hausman
Zach Otto	7	Sabrina Lloyd
Marian Sertler	7	Sabrina Lloyd
Zachary Hart	7	Surace-Smith
Denise Berrios	7	Bob Wingate
Nicholas Lorence	6	Altig-Orlovic
Michelle Crowe	6	Simon Arias
Jordan Chalom	6	Josh Chalom
Erin Allen	6	Richard Correa
Kyle Klipp	6	Richard Correa
Andrew McQuade	6	Richard Correa
John Ophals	6	Cunningham-Weatherspoon
Joshua Jackson	6	Joseph Diecedue
Timothy Kieran	6	Chris LaFond
Cynthia Schneiderman	6	Sabrina Lloyd
Andre Bent	6	Bob Olson
Juan Cardona	6	Alex Roland
Robert Kanaan	6	Imran Satti
Matthew Parks	6	Surace-Smith
Travis Picklesimer	6	Surace-Smith
Kyle Johnson	6	Williams-Zophin
Dustin Rushin	6	Bob Wingate
Jonathan Maust	5	Altig-Orlovic
Joshua Olin	5	Altig-Orlovic
Natalie Wagner	5	Altig-Orlovic
Tara Weisz	5	Josh Chalom
Mercedes Lloyd	5	Kevin Davis
Xander Davis	5	Chad Deley
Ronald Esmon	5	Joseph Diecedue
Alfred Taren	5	Desi Dimitrova
Stephen Hill	5	Steve Friedlander
Jack Keiderling	5	Giglione-Ackerman
Souleymane Bah	5	Fred Hadayia
Michael C Williams	5	Matt Henderson
Michael Mandella	5	Chris Hernandez
Brandon Teter	5	Matthew Hogan
Mike Allen	5	Travis Moody
Kevin Huber	5	Eric Neal
Brett Gryska	5	Oldham-Bianchi
Todd Harding	5	Oldham-Bianchi
Jason Bratin	5	Theodore Pappas
Nasr Quadri	5	Theodore Pappas
Unique Hunnicutt	5	Alex Roland
Robert Dunn	5	Surace-Smith
Michael Vasu	5	Surace-Smith
Samantha Sliger	5	Jeremy Welch
Bobby Gujral	4	Altig-Orlovic
Jonni Ng	4	Altig-Orlovic
Drew Frazier	4	Slav Bitman
Troy Elliott	4	Eric Cochran
Norman Candelore	4	Cohen-Cohen
Carl Carlberg	4	Cohen-Cohen
Stephen Jeung	4	Cohen-Cohen
Dick Nakatani	4	Brandon Cooley
William Ponder	4	Mack Doby
Jose Carvajal	4	Laura Fisher
Tere Diamond	4	Steve Friedlander
Lucky Faaitiiti	4	Steve Friedlander
Sara Welch	4	Steve Friedlander
Mavrick Fredericks	4	Giglione-Ackerman
Humberto Quintero	4	Matt Henderson
Cara DeFiore	4	Chris Hernandez
Jessica Santamarina	4	Matthew Hogan
Doreen Ryan-Foti	4	Jatoft-Foti
Jake Yagjian	4	Chris LaFond
Elaine Kulawiak	4	Oldham-Bianchi
Natalie Linker	4	Bob Olson
William Whaley	4	Dan Rubio
Dustin Brooks	3	Jeffery Thiel
John Collins	3	Altig-Orlovic
Patrick Donovan	3	Altig-Orlovic
Steve Marker	3	Altig-Orlovic
John McGrath	3	Altig-Orlovic
David Nham	3	Altig-Orlovic
AshLynn Orng	3	Altig-Orlovic
Tina Phongsavath	3	Altig-Orlovic
Patrick Rieger	3	Altig-Orlovic
Randolph Souliers	3	Altig-Orlovic
Levi Stearns	3	Altig-Orlovic
Ryan Stenglein	3	Altig-Orlovic
Justin Adams	3	Simon Arias
Brian Welsh	3	Simon Arias
Jason Reed	3	Simon Arias
Timothy Buckner	3	Simon Arias
Kody Kramme	3	Simon Arias
Corey Neff	3	Brandon Cooley
Krista Thieme	3	Brandon Cooley
Joshua Goodman	3	Richard Correa
Edona Hughes	3	Kevin Davis
Derek Cotton	3	Chad Deley
Alvin Hagens	3	Desi Dimitrova
Mark Hileman	3	Desi Dimitrova
Gary Slocum	3	Desi Dimitrova
Anita Ferris	3	Steve Friedlander
Sharif Grays	3	Cindy Furer
Nadezhda Vitchev	3	Cindy Furer
Mark Corkrean	3	Steve Greer
Kenneth Greer	3	Steve Greer
Alexandra Graham	3	Fred Hadayia
Patrice Amador	3	Mark Hancock
Donald Dowbor	3	Mark Hancock
Moswen Taylor	3	Mark Hancock
Chad McLaughlin	3	Matt Henderson
Rita Haidinger	3	Chris Hernandez
Darren Miller	3	Chris Hernandez
Kascey Williamson	3	Chris Hernandez
Paul Samra	3	Jatoft-Foti
Scott Patterson	3	Christine Judge
Daniel Umbertone	3	Christine Judge
Joy Nardone	3	Chris LaFond
Dennis Urbanowski	3	Chris LaFond
Thomas Kijanowski	3	Sabrina Lloyd
David Menditto	3	Sabrina Lloyd
Amie McCracken	3	Chris Lussier
Hal Herman	3	Oldham-Bianchi
Michael Romeo	3	Oldham-Bianchi
Carlo Bonifazi	3	Bob Olson
Joseph Hagerman	3	Bob Olson
David Wang	3	Bob Olson
Gabriel Feldmann	3	Chad Panzer
Timothy Wilson	3	Philip Prata
Matt Pflueger	3	Tiffany Roland
Robert Nolan	3	Paul Rumbuc
Rodney Ward	3	Paul Rumbuc
Ryan O'Malley	3	Imran Satti
Dustin Dunlap	3	Surace-Smith
Daniel Hartwig	3	Surace-Smith
Elias Hazen	3	Jeffery Thiel
Jennifer Holliday	3	Jeffery Thiel
Aaron Ralston	3	Jeremy Welch
Horace Johnson	3	Williams-Zophin

RGA

NAME	#	SGA
Thomas Vena	39	Simon Arias
Robert Janev	26	Sabrina Lloyd
Patrick Bendure	26	Surace-Smith

Susan Fuldauer
Vice President of
Public Relations Field Operations

Exceed Their Expectations

"Eighty percent of life's satisfaction comes from meaningful relationships."
— Brian Tracy

This month's *Spotlight* celebrates our newest member of the AIL family, a Fidelco Guide Dog puppy lovingly named Bernard. This puppy is being trained for service to assist in providing increased independence for a blind military veteran. This is a fitting tribute to Bernard Rapoport and the expectation of what we do day in and day out, servicing and impacting thousands of lives of working families. What greater impact can we make than to have supported a Fidelco Guide Dog?

The service we provide in the field and through home office impacts working families. There is nothing more important to our relationships with working families than the exceptional service we should be providing, whether it's with our market place groups or when we have our knees under the tables of working class families.

Given the utmost importance of exceptional service, it's important to ask ourselves, "Am I exceeding my customers' expectations? How do the groups and individual members I visit perceive the way I treat them? Am I providing Gold Standard service?" The answer must be, "Yes, I am working diligently to provide exceptional service." Doing so is not only an effective way to protect our markets, but is personally rewarding as well. No matter what role you have with AIL, customer service matters in a big way.

According to Al Ritter, author of *The 100/0 Principle,* the most effective way to create and maintain relationships with our customers is through the 100/0 Principle. Take full responsibility for the relationship (100) and expect nothing in return (0). In his book, Ritter lays out the following:

Implementing The 100/0 Principle is not natural for most of us. It takes real commitment to the relationship and a good dose of self-discipline to think, act and give 100 percent.

The 100/0 Principle applies to those people in your life where the relationships are too important to react automatically or judgmentally. Each of us must determine the relationships to which this principle should apply. For most of us, it applies to work associates, customers, suppliers, family and friends.

Step 1 - Determine what you can do to make the relationship work ... then do it. Demonstrate respect and kindness to the other person, whether he/she deserves it or not.

Step 2 - Do not expect anything in return. Zero, zip, nada.

Step 3 - Do not allow anything the other person says or does (no matter how annoying!) affect you. In other words, don't take the bait.

Step 4 - Be persistent with your graciousness and kindness. Often we give up too soon, especially when others don't respond in kind. Remember to expect nothing in return.

At times (usually few), the relationship can remain challenging, even toxic, despite your 100 percent commitment and self-discipline. When this occurs, you need to avoid being the "Knower" and shift to being the "Learner." Avoid Knower statements/thoughts like "that won't work," "I'm right, you are wrong," "I know it and you don't," "I'll teach you," "that's just the way it is," "I need to tell you what I know," etc.

Instead use Learner statements/thoughts like "Let me find out what is going on and try to understand the situation," "I could be wrong," "I wonder if there is anything of value here," "I wonder if...," etc., In other words, as a Learner, be curious!

Ritter sites The 100/0 Principle Paradox:

"This may strike you as strange, but here's the paradox: When you take authentic responsibility for a relationship, more often than not, the other person quickly chooses to take responsibility as well. Consequently, the 100/0 relationship quickly transforms into something approaching 100/100. When that occurs, true breakthroughs happen for the individuals involved, their teams, their organizations and their families."

At the end of the day, reflecting on your service and relationship building is important. Did you provide the Gold Standard of service?

As physician and philosopher Albert Schweitzer once wrote, *"Constant kindness can accomplish much. As the sun makes ice melt, kindness causes misunderstanding, mistrust and hostility to evaporate."* We are people serving people and we need to take a personal interest in those we serve.

Looking Ahead

Closer to the Heart ℠

care
nurture
provide
comm
hope
donate
help
give
love

How many SGAs does it take to build a bicycle?

We don't know the answer, but we'll find out on Thursday, November 14, 2013 at the fall SGA meeting at the Gaylord Texan in Grapevine, Texas.

Representatives from Operation Homefront, our Closer to the Heart partner, will be on hand with 25 bicycles to be built for their Holiday Toy Distribution program, which benefits the children of active, wounded and fallen soldiers. Meeting attendees and their guests will form teams to assemble the bikes.

Operation Homefront was formed in 2002 to support the families of deployed service members immediately following 9/11. Operation Homefront provides services to families of the lowest-paid service members, the E-1 through E-6 enlisted ranks, who typically live at an income level 80% below the median income.

To make a donation to Operation Homefront:

Go to **www.operationhomefront.net/ailife** and follow the instructions.

Important — forward your confirmation email to **lcfry@ailife.com.** Donations will benefit Operation Homefront's Holiday Toy Distribution program.

Rob Falvo
Executive Vice President
AIL & NILICO

What is Leadership?

Max DePree wrote, "The first responsibility of a leader is to define reality. The last is to say thank you. In between the two, the leader must become a servant and a debtor. That sums up the progress of an artful leader."

The past few years, I've been doing a great deal of reading and thinking about the concept of "servant leadership," and I must tell you it has changed me. I think it has made me more effective. Of course only time will tell, but if anything, I feel better about my role, about myself and, most importantly, I feel better about the people who look to me for leadership.

I believe as leaders we need to think hard about managing and leading, not because we want to be great, charismatic or well-known leaders. We need to do this because, as DePree wrote, *"The signs of outstanding leadership appear primarily among the followers."*

Here are some questions we should ask ourselves to point us in the right direction:

1. Are your Producers and Managers reaching their potential?
2. Are they learning?
3. Are you and your Agency serving your target markets to the best of your ability?
4. Do you and your Agency accept opportunity and change with grace?

As we continue our journey toward $250 million and beyond, let's focus on a couple of things:

To serve.

It has become human nature to want to be served. Let us rise above and be determined to serve our fellow man, not be served by our fellow man. Let's change the way we think about leaders and the role of leadership. Try to think about a leader, in the words of the gospel writer Luke, as *"one who serves."*

To work as one.

If we individually and collectively work toward the highest-level of leading, I guarantee we'll be blessed with personal and professional success — beyond what we can perceive at this moment.

In closing, I think Robert Greenleaf said it best when he wrote:

"The best test is: Do those served grow as persons; do they, while being served, become healthier, wiser, freer, more autonomous, more likely themselves to become servants?"

> " It has become human nature to want to be served. Let us rise above and be determined to serve our fellow man, not be served by our fellow man. Let's change the way we think about leaders and the role of leadership. "

TRAINED TO SERVE
The Basics

It is vitally important for AIL/NILICO representatives to represent our Company truthfully, with confidence, integrity and respect when presenting our products in a client's home. SGA classroom training and field training is where it all starts.

Classroom training at Roland Agency

Duane Shaw leads a class on the eApp at a Lloyd Agency office

Lambros Svingos (right) gives newly released Agent Tyler Worstell one-on-one training at an Arias Agency office

Lloyd Agency MGA Tom Kijanowski (left) field training Estherr Howard (right) at the home of a client

MARTIN GROVES
Vice President
Field Operations

A Company or SGA training curriculum is more than the simple process of improving the skills and knowledge base of individuals and teams for their own personal benefit. Agencies that provide a structured and successful training schedule for Agents have improved retention, improved recruiting and a much more productive agency field force. This gives Agents the confidence they need to serve their customers more effectively and advance their own careers more quickly.

SABRINA LLOYD
State General Agent
& Executive Council Member

The importance of quality training is something that we can never take for granted. It takes time to master all the skills needed to excel at AIL/NILICO. Proper training and an environment of continuous learning helps to keep people motivated and educated to better serve their clients.

LEADERSHIP ACADEMY

Leadership Academy offers comprehensive training on all aspects of leadership, from basic management skills to the finer points of Agency and PR team building. These live, exciting workshops are where you'll learn how to share Opportunity Unlimited with others and help develop the next generation of leaders.

On the Sales side, Leadership Academy is divided into four ascending levels:

101 — Fundamentals of Agency Building
201 — Building for Ownership
301 — Strategic Agency Leadership Training (Top Gun)
401 — Results Driven Leadership

Leadership Academy trains qualified candidates to serve as leaders. The schools are a great chance for attendees to share their ideas with each other. We make sure that the attendees understand the vision of Opportunity Unlimited — that anything is possible. Leadership Academy prepares candidates for greatness!

— Steve Kafkis, Vice President Field Operations

The Leadership Academies address one of the most important Company needs: the need to develop effective leaders. Shaping the leaders of tomorrow is not only vital for the Company's growth, but it also contributes to the general social good. Today's Academies are comprehensive programs to generate growth, educational workshops and cutting edge knowledge to reach new records.

— Domenico Bertini, Vice President Field Operations

TRAINED TO SERVE
— Laptop on Demand —

YOUR CLIENTS DESERVE THE BEST YOU CAN GIVE. Being comfortable and confident with the Needs-Based Presentation helps you better serve your clients and raises your credibility and professionalism.

Laptop on Demand supplemental multi-media training on the Needs-Based Sales Presentation is available 24/7 at:

aillaptopondemand.com
Agent log-on:
Email = sales@ailife.com
PW = itstime

nilicolaptopondemand.com
Agent log-on:
Email = sales@nilife.com
PW = itstime

Agency instructors, talk to your manager or Needs-Based Trainer for log-in credentials.

Laptop on Demand works on your laptop and the most popular Internet-enabled smart phones, tablets and PDAs.

View the entire role-played Union presentation or select specific portions to zero in on areas where you need improvement.

Insightful commentary is provided throughout — not just how, but why.

Besides the presentation itself, check out these additional videos:

• **Button-Up –** helps ensure that your customer understands and is comfortable with the purchase

• **In-Home Recruiting –** whether you make a sale or not, you can leave knowing you may help someone possibly launch their next career

• **Quality of Business –** tips to ensure your business issues quickly

And these resources:

• **Self-Help Needs-Based Quiz –** test yourself to pinpoint portions of the training you may want to review

• **Documents Section –** scripts and help documents, Laptop Training Handbook, eApp Users Guide
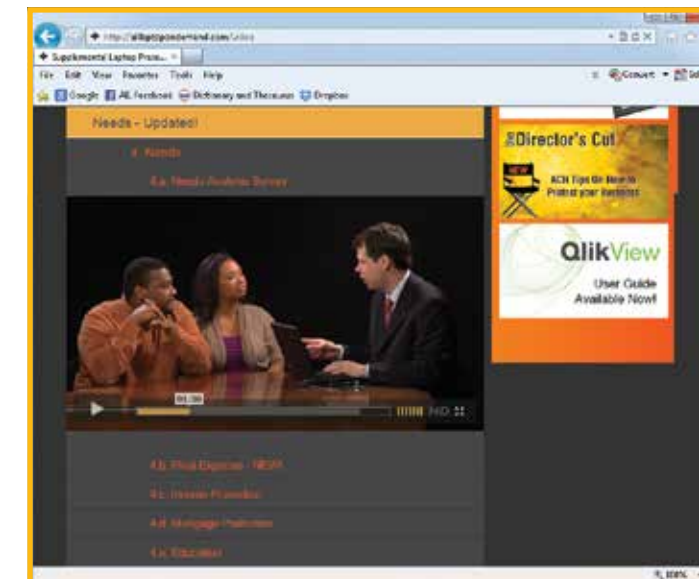
MICHAEL SHEETS
Vice President
Field Laptop Development

In the field, you are paid in direct proportion to the service you provide to the clients you meet. The only way you can be sure you provided the best possible service is to make sure you completely cover all of their existing needs, and the only way to be sure you did that is to use the Needs-Based Presentation. The great news is that anyone at AIL has the ability to serve when you have great training coupled with the Laptop On Demand website. The website will help you brush up on your skills to serve, whether you are a rookie or a veteran!

Now available for NILICO!

TRAINED TO SERVE

— Meet Bernard —

AT the spring SGA meeting in Connecticut, our Closer to the Heart partner organization was Fidelco, an organization that breeds and trains German Shepherds to become guide dogs. Together with our sister company and with partial matching funds from Torchmark, we raised more than $45,000, enough to sponsor a dog from birth through two years of training and secure naming rights. We know **"B"** would be pleased.

1 DAY OLD   Date of birth: July 3, 2013   Sire and dam: Carl and Jaime

Bernard is part of Fidelco's G-26 litter of four puppies (2 male, 2 female). The alpha-numeric litter designation allows Fidelco to track their dogs. Normally, every pup in the litter would have a name that begins with "G," with the exception of special naming, as in the case of "our" Bernard.

For the first six weeks of their lives, Jaime and the pups were cared for in Fidelco's Pup House. Puppy Development Specialists begin working with pups when they are just three days old. Fidelco's Early Puppy Development program includes handling and creative play that helps Fidelco assess and nurture the puppies' natural mental and physical abilities.

Pups also participate in regular creative play sessions with staff and volunteers, as well as foundational manners and basic training that includes learning commands like "find place," "sit," "down" and more.

4 WEEKS OLD

Bernard (second from left) and his littermates on "office walkabout." These visits help the pups get used to new surroundings and furthers the process of socialization.

Bernard with one of his handlers. Since the puppies don't have all of their vaccinations yet, they are carried around and are not placed on the floor anywhere except in the sterile environment of the Pup House. On these outings, they are snuggled and held at all times.

6 WEEKS OLD

At 6 weeks old, Bernard (center) and his brother and sisters were weaned and moved from the Pup House to the Puppy Socialization Room, where they lived until going home with their volunteer families at 9 weeks of age.

Mom Jaime went home to her caretaker family after six weeks of taking care of her pups. Fidelco breed dogs live at home with families and only come to Fidelco for breeding, pre-natal checkups and when they are ready to deliver. All puppies are whelped (delivered) by veterinary professionals at Fidelco.

9 WEEKS OLD

Bernard enjoys a bone in the Puppy Socialization Room. The puppies now know many more commands and use their tricks to get treats. Their playroom includes a pool, a castle with a slide that they love to slide down on their bellies, and stairs that they practice going up and down.

The G-26 pups (Bernard is second from left) prior to going home to their volunteer puppy raiser families.

Pups are carefully matched with a family that will care for them until they are ready to return to Fidelco for formal guide dog training at 14-16 months of age. Until that time, they will attend regular classes at Fidelco headquarters and participate in community events representing Fidelco in their little red "Fidelco Guide Dog Puppy" jackets.
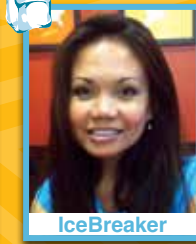
If you are in the Bloomfield, CT area and are interested in Fidelco's Volunteer Puppy Raiser program, go to www.fidelco.org and click "Volunteer Puppy Raisers." Stay tuned for further "pupdates!"

1. Ryan Kendl — Santa Rosa, CA
2. Mark Neilson — Provo, UT
3. Brock Lampee — Phoenix, AZ
4. Helen Rieben — Nashville, TN — IceBreaker
5. Katie Massart — Calgary, AB
6. Brent Bowling — Cleveland, OH
7. Roghie Hassan Loo — Toronto, ON
8. Kristina McLain — Rochester, NY
9. Andrew Wagner — Pittsburgh, PA
10. Justin Germany — Oklahoma City, OK
11. David Chen — Pittsburgh, PA
12. Britton Costa — Pittsburgh, PA
13. Alma Barriga-Gonzalez — Concord, CA
14. Jacki Cross — Rochester, NY — IceBreaker
15. Samson Adelufosi — Eatontown, NJ
16. Dustin Dunbar — Sioux Falls, SD
17. Peter Hudousek — London, ON
18. Amy Shui — Eatontown, NJ
19. Ruben Soberanes — Fresno, CA
20. John Napiza — Fresno, CA

IceBreakers

Aaron Quade — IceBreaker
Pittsburgh, PA
$16,335 Net ALP
Michelle Crowe MGA
Simon Arias SGA

Aaron Lagier — IceBreaker
Rochester, NY
$14,477 Net ALP
Nicholas Moore MGA
Oldham-Bianchi SGA

Ernest Powell — IceBreaker
Houston, TX
$14,070 Net ALP
Thomas Soloweyko MGA
Steve Greer SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

August Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Ryan Kendl	$33,263		87.3	Nicholas Lorence	Altig-Orlovic
2.	Mark Neilson	27,623		75.8	Nicholas Lorence	Altig-Orlovic
3.	Brock Lampee	21,199		76.6	Brooke Spain	Brandon Cooley
4.	Helen Rieben	20,873	100		AshLynn Orng	Altig-Orlovic
5.	Katie Massart	20,615		81.4	John McGrath	Altig-Orlovic
6.	Brent Bowling	19,756	93		Matthew Parks	Surace-Smith
7.	Roghie Hassan Loo	19,665		81.9	Byron Paz	Josh Chalom
8.	Kristina McLain	19,091	100		Todd Harding	Oldham-Bianchi
9.	Andrew Wagner	19,078		80.2	Dan Nebraski	Simon Arias
10.	Justin Germany	18,926		73.3		Dan Rubio
11.	David Chen	18,289	90		Michelle Crowe	Simon Arias
12.	Britton Costa	18,124		75.3	Matthew Diulus	Simon Arias
13.	Alma Barriga-Gonzalez	18,114	89		Matt Flores	Jatoff-Foti
14.	Jacki Cross	18,021	85		Todd Harding	Oldham-Bianchi
15.	Samson Adelufosi	18,019		78.2		Giglione-Ackerman
16.	Dustin Dunbar	17,680		89.5		Altig-Orlovic
17.	Peter Hudousek	17,646		96.6	Ryan Bisanz	Brian Traboulay
18.	Amy Shui	17,576		84.9		Giglione-Ackerman
19.	Ruben Soberanes	17,280		76.6	Doreen Ryan-Foti	Jatoff-Foti
20.	John Napiza	17,252		92.3	Doreen Ryan-Foti	Jatoff-Foti
21.	Alix Albright	17,209	99		Matthew Diulus	Simon Arias
22.	Aaron Quade	16,335	100		Michelle Crowe	Simon Arias
23.	Edwin Rodriguez	15,945		69.6	Michelle Crowe	Simon Arias
24.	Bernadette Casciato	15,808		84.0	Brian Welsh	Simon Arias
25.	Brian Welsh	15,507		84.4		Simon Arias
26.	Jennifer Holliday	15,426		83.3		Jeffery Thiel
27.	William Parmeter	15,406		71.3	Brett Gryska	Oldham-Bianchi
28.	Joseph Sarasin	15,268		71.4	Robert Dunn	Surace-Smith
29.	Mark Lomonaco	15,213		72.7	Richard Mansfield	Altig-Orlovic
30.	Steven Stensrud	15,131		91.3	John McGrath	Altig-Orlovic
31.	Xander Davis	14,993		85.1		Chad Deley
32.	Max Quasem	14,929		86.4		Cohen-Cohen
33.	Matthew Cosic	14,892		90.6	Kevin Holtz	Surace-Smith
34.	Alex Rozotto	14,634		74.9	Doreen Ryan-Foti	Jatoff-Foti
35.	Aaron Lagier	14,477	100		Nicholas Moore	Oldham-Bianchi
36.	Anthony Stephens	14,299		92.1		Dan Rubio
37.	Angel Martinez	14,263	96		Raymond Risucci	Dorian Oldham
38.	Litia Bentley	14,236	100		Lucky Faaitiiti	Steve Friedlander
39.	Michael Burningham	14,139		81.1	Richard Mansfield	Altig-Orlovic
40.	Ernest Powell	14,070	98		Thomas Soloweyko	Steve Greer
41.	Phillip Nalbone	14,069	92		Albert Serur	Simon Arias
42.	Shela Charlot	13,997	100		Ryan Hall	Laura Fisher
43.	Denis Snyder	13,954		83.7	Sokol Fazliu	Simon Arias
44.	Christopher Phoenix	13,854		87.5	Brian Schreiter	Joseph Diecedue
45.	Robert Ulreich	13,833		83.7		Jatoff-Foti
46.	Jonni Ng	13,748		84.6	Hunter Houvener	Altig-Orlovic
47.	Herivelto Pereira	13,740		81.8		Jatoff-Foti
48.	Ryan Vopat	13,609		75.4	Bradley Weigand	Surace-Smith
49.	Erez Shabtay	13,559		89.3	Cherri Xie	Altig-Orlovic
50.	Jake Colpitts	13,521	92		Ryan O'Malley	Imran Satti

ALL TIME RECORD: MARK NEILSON $95,151 Net ALP

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Mark Neilson	$242,394		75.8	Nicholas Lorence	Altig-Orlovic
*2.	Ryan Kendl	199,502		87.3	Nicholas Lorence	Altig-Orlovic
*3.	Joshua Dishong	191,574		69.9	Zachary Hart	Surace-Smith
*4.	Katie Massart	150,851		81.4	John McGrath	Altig-Orlovic
*5.	Dustin Dunbar	148,095		89.5		Altig-Orlovic
*6.	Roghie Hassan Loo	143,084		81.9	Byron Paz	Josh Chalom
*7.	Max Quasem	142,571		86.4		Cohen-Cohen
*8.	Maijargal Sukhbaatar	135,236		93.7		Christine Judge
*9.	Brian Welsh	123,750		84.4		Simon Arias
*10.	Bruce Tan	123,530		86.3	Christopher Clark	Altig-Orlovic
11.	Ruben Soberanes	120,474		76.6	Doreen Ryan-Foti	Jatoff-Foti
12.	Jeffrey Pearce	119,529		76.8	Sara Welch	Steve Friedlander
13.	Liliana Avila	114,282		75.5	Sara Welch	Steve Friedlander
14.	Amy Shui	113,997		84.9		Giglione-Ackerman
15.	Jonni Ng	112,433		84.6	Hunter Houvener	Altig-Orlovic
16.	Erez Shabtay	110,467		89.3	Cherri Xie	Altig-Orlovic
17.	Lora Beronja	108,485		88.9	Rebecca Klebsch	Chris Hernandez
18.	Tevita Tupouniua	107,238		81.1	Ofa Tupouniua	Steve Friedlander
19.	Richard Luzaich	105,715		89.4	Ryan Stenglein	Altig-Orlovic
20.	Sonia Ramirez	103,280		78.4	Sara Welch	Steve Friedlander
21.	Bernadette Casciato	102,253		84.0	Brian Welsh	Simon Arias
22.	Mark Lomonaco	102,199		72.7	Richard Mansfield	Altig-Orlovic
23.	Joseph Sarasin	98,393		71.4	Robert Dunn	Surace-Smith
24.	Douglas Bowling	98,138	93		Matthew Parks	Surace-Smith
25.	Samson Adelufosi	97,903		78.2		Giglione-Ackerman
26.	Steven Stensrud	97,173		91.3	John McGrath	Altig-Orlovic
27.	Robert Ulreich	97,021		83.7		Jatoff-Foti
28.	David Ramirez	95,943		82.7	Doreen Ryan-Foti	Jatoff-Foti
29.	Michael Burningham	95,871		81.1	Richard Mansfield	Altig-Orlovic
30.	Ronald Rivera	95,605		88.4		Cohen-Cohen
31.	Justin Germany	91,406		73.3		Dan Rubio
32.	Cynthia Sittig	91,352		81.5	Justin Adams	Simon Arias
33.	Roosevelt Jeanty	89,306		73.1	Bo Gentile	Williams-Zophin
34.	William Parmeter	89,022		71.3	Brett Gryska	Oldham-Bianchi
35.	Jesusdieu Portilus	87,420		86.8	Bo Gentile	Williams-Zophin
36.	Jennifer Holliday	86,217		83.3		Jeffery Thiel
37.	Mark Bleier	85,269		85.7	Rebecca Klebsch	Chris Hernandez
38.	Ifeanyi Ufondu	84,218		83.0	Ala Awad	Alex Roland
39.	Lily Tchen	84,215		85.4		Cohen-Cohen
40.	Todd Homer	81,012		91.5	Brett Gryska	Oldham-Bianchi
41.	Violetta Goldman	80,037		81.2	Brett Gryska	Oldham-Bianchi
42.	Peter Hudousek	79,666		96.6	Ryan Bisanz	Brian Traboulay
43.	Benjamin Ainscough	79,515		71.0	Bobby Gujral	Altig-Orlovic
44.	Miranda Mortensen	79,253		82.9	Nicholas Lorence	Altig-Orlovic
45.	Brock Lampee	79,108		76.6	Brooke Spain	Brandon Cooley
46.	Kelly Roschbach	78,313		73.2	Marisa Willgruber	Fred Hadayia
47.	Kevin Ishikane	77,308		82.3		Altig-Orlovic
48.	Bradley Weigand	77,112		87.0		Surace-Smith
49.	Omar Hashimi	76,500		84.9		Jatoff-Foti
50.	Ryan Vopat	76,149		75.4	Bradley Weigand	Surace-Smith

ALL TIME RECORD: ALAN SEDAGHAT $530,329 Net ALP

Supervising Agents

1. Soncya Williams — Nashville, TN
2. Lesina Ah Sue — Auckland, NZ
3. Robert Schneiderman — Schaumburg, IL
4. Lisa Martin — Rochester, NY
5. Milica Zivkovic — Schaumburg, IL

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Soncya Williams	$39,324	$39,324		92	AshLynn Orng	Altig-Orlovic
2.	Lesina Ah Sue	38,045	50,659	78.8		Stephen Hill	Steve Friedlander
3.	Robert Schneiderman	36,887	35,841		88	Cynthia Schneiderman	Sabrina Lloyd
4.	Lisa Martin	35,217	44,491		91	Todd Harding	Oldham-Bianchi
5.	Milica Zivkovic	28,929	34,965	80.2		Marian Sertler	Sabrina Lloyd
6.	Ari Bykofsky	27,149	31,531		93	Michael Gerstein	Giglione-Ackerman
7.	Meaghan Kehl	26,990	32,405		84	Ryan Bisanz	Brian Traboulay
8.	Kenneth Ford	24,758	26,150		91	Humberto Quintero	Matt Henderson
9.	Jamal Simmons	21,258	23,137		92	Randall Cook	Joseph Diecedue
10.	Jason Ryen	19,799	29,044		96	Dustin Dunlap	Surace-Smith

ALL TIME RECORD: $286,210 1st Six Mo Agt
ALL TIME RECORD: $286,210 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Milica Zivkovic	$138,488	$195,320	80.2		Marian Sertler	Sabrina Lloyd
2.	Brandon Hopf	133,734	142,614		85	Zach Otto	Sabrina Lloyd
3.	Krystal Gordon	121,528	167,666	73.7		Ryan Wilson	Philip Prata
4.	Eric Peyton	117,211	131,278	69.8		Elias Hazen	Surace-Smith
5.	Stephen Giddens	117,126	146,038	81.6		Michael Laramie	Steve Greer
6.	Janel Wilder	116,594	175,075	76.6		Samuel Cohen	Fred Hadaya
7.	Arie Davis	106,074	164,236	76.1		Christopher Earle	Williams-Zophin
8.	Mike Bray	99,639	102,545	79.1		Haoyu Xu	Imran Satti
9.	Polina Philbin	93,694	146,019	76.6		Marisa Willgruber	Fred Hadaya
10.	Lamar Livingston	90,969	126,213		90		Daniel Hartwig	Surace-Smith

ALL TIME RECORD: $653,097 1st Six Mo Agt
ALL TIME RECORD: $959,675 Net ALP

General Agents

1. David Guzman — Columbus, OH
2. Alex Torruella — Schaumburg, IL
3. Violetta Goldman — Rochester, NY
4. Samneang Prom — Concord, CA
5. Ratu Kani — Auckland, NZ
6. Vatapuia Vavau — Auckland, NZ
7. Justin Crawford — Salt Lake City, UT
8. Marc Salvaggi — Cleveland, OH
9. Christopher Akins — Burlington, MA
10. Eric Ebbitt — Pittsburgh, PA

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	David Guzman	$51,773	$68,742	70.8		Zachary Hart	Surace-Smith
2.	Alex Torruella	48,234	58,910		89	Marian Sertler	Sabrina Lloyd
3.	Violetta Goldman	46,813	67,635	86.3		Michael Romeo	Oldham-Bianchi
4.	Samneang Prom	46,108	59,891	82.8		Harold Durana	Jatoft-Foti
5.	Ratu Kani	44,301	44,226		98	Tere Diamond	Steve Friedlander
6.	Vatapuia Vavau	40,731	70,928	76.9		Lucky Faaitiiti	Steve Friedlander
7.	Justin Crawford	37,340	37,340		95	Patrick Rieger	Altig-Orlovic
8.	Marc Salvaggi	36,995	72,213	76.6		Matthew Parks	Surace-Smith
9.	Christopher Akins	36,385	52,643	71.5		Ryan Hall	Laura Fisher
10.	Eric Ebbitt	35,775	61,042	70.0		Matthew Diulus	Simon Arias
11.	Gian-Paolo Diberardo	35,200	43,269	76.4		Krista Thieme	Brandon Cooley
12.	London Burnett	34,863	54,941	72.4		Michael Vasu	Surace-Smith
13.	John Leggio	32,204	41,020	69.7		Bobby Szwaja	Theodore Pappas
14.	Nicholas Triantafyllidis	32,169	43,392	70.9		Ryan Wilson	Philip Prata
15.	Andrew McCarthy	31,977	37,970	73.3		Jonathan Maust	Altig-Orlovic
16.	Christopher Kennedy	31,093	51,113	81.7		Matthew Parks	Surace-Smith
17.	Michael Hicks	29,127	32,604	75.9		Brett Gryska	Oldham-Bianchi
18.	Todd Glazer	29,088	33,603	70.4		Randall Cook	Joseph Diecedue
19.	Pamela Altman	28,823	37,394	73.1		Elias Hazen	Surace-Smith
20.	Gregory VanSuch	28,524	30,570	84.6		James Keefer	Simon Arias

ALL TIME RECORD: $441,104 1st Six Mo Agt
ALL TIME RECORD: $624,474 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	David Guzman	$388,357	$772,539	70.8		Zachary Hart	Surace-Smith
*2.	Marc Salvaggi	362,056	481,700	76.6		Matthew Parks	Surace-Smith
*3.	Tevita Tupouniua	357,432	564,727	72.2		Ofa Tupouniua	Steve Friedlander
*4.	Alex Torruella	344,077	412,272		89	Marian Sertler	Sabrina Lloyd
*5.	Charles Ferrari	342,219	414,762	75.8		Thomas Vena	Simon Arias
6.	Sione Maumau	301,802	418,857		90	Ofa Tupouniua	Steve Friedlander
7.	Brian Allt	295,520	307,409	75.3		Haoyu Xu	Imran Satti
8.	Nicholas Triantafyllidis	262,311	338,557	70.9		Ryan Wilson	Philip Prata
9.	Gian-Poalo Diberardo	251,407	327,697	76.4		Krista Thieme	Brandon Cooley
10.	Matthew Sturgeon	245,144	254,545		85	Zach Otto	Sabrina Lloyd
11.	Daniel Walton	235,285	423,714	79.2		Zachary Hart	Surace-Smith
12.	Ashley Wenning	231,988	333,466	79.8		Daniel Hartwig	Surace-Smith
13.	Nicole Sanders	227,784	438,341	76.1		Matthew Parks	Surace-Smith
14.	Mir Khan	224,734	267,394	80.7		Nasr Quadri	Theodore Pappas
15.	Timothy Watson	223,541	256,460	70.4		Phillip Jenkins	Slav Bitman
16.	Mohammed Moalawi	220,160	297,346	76.1		Syed Quadri	Theodore Pappas
17.	Joshua Cosentino	215,756	272,184	81.0		Brian Welsh	Simon Arias
18.	Michael Shaba	210,473	256,510	74.3		Ryan Bisanz	Brian Traboulay
19.	Reynolds Akuamoa	207,217	328,498	73.6		Jason Bratin	Theodore Pappas
20.	Pamela Altman	206,996	233,313	73.1		Elias Hazen	Surace-Smith

ALL TIME RECORD: $1,468,394 1st Six Mo Agt
ALL TIME RECORD: $2,262,883 Net ALP

Master General Agents

1. Ryan Wilson Middletown, CT
2. Zachary Hart Columbus, OH
3. Matthew Parks Cleveland, OH
4. Todd Harding Rochester, NY
5. Doreen Ryan-Foti Fresno, CA
6. Raymond Risucci Overland Park, KS
7. Andrew McQuade Aurora, CO
8. Brett Gryska Rochester, NY
9. Kyle Johnson Plantation, FL
10. James Keefer Pittsburgh, PA

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ryan Wilson	$92,726	$144,540		74.3	Philip Prata
2.	Zachary Hart	90,163	177,805		75.3	Surace-Smith
3.	Matthew Parks	81,714	155,749		77.5	Surace-Smith
4.	Todd Harding	72,404	113,465		75.0	Oldham-Bianchi
5.	Doreen Ryan-Foti	71,022	285,778		73.8	Jatoft-Foti
6.	Raymond Risucci	67,696	96,856		75.5	Dorian Oldham
7.	Andrew McQuade	65,348	70,471		73.3	Richard Correa
8.	Brett Gryska	63,194	106,694		74.3	Oldham-Bianchi
9.	Kyle Johnson	62,812	117,635		70.4	Williams-Zophin
10.	James Keefer	62,793	109,237		78.3	Simon Arias
11.	Zach Otto	62,300	69,587		79.4	Sabrina Lloyd
12.	Randall Cook	61,785	76,714		70.9	Joseph Diecedue
13.	Bobby Szwaja	59,764	86,831		73.0	Theodore Pappas
14.	Nicholas Moore	57,897	64,390		71.8	Oldham-Bianchi
15.	Ransey Vazquez	57,778	77,364		73.7	Bob Olson
16.	Michael Vasu	56,592	104,222	89		Surace-Smith
17.	Patrick Rieger	55,313	64,566		69.6	Altig-Orlovic
18.	Timothy Wilson	54,534	77,724		70.8	Philip Prata
19.	Daniel Hartwig	53,868	89,985		73.0	Surace-Smith
20.	Jordan Chalom	51,391	103,042		72.4	Josh Chalom

ALL TIME RECORD: $438,277 1st Six Mo Agt
ALL TIME RECORD: $723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Matthew Parks	$984,356	$1,582,001		77.5	Surace-Smith
*2.	Ofa Tupouniua	978,171	1,386,646		69.3	Steve Friedlander
*3.	Zachary Hart	810,322	1,823,446		75.3	Surace-Smith
*4.	Ryan Wilson	585,454	931,005		74.3	Philip Prata
*5.	Marian Sertler	578,120	772,456		72.9	Sabrina Lloyd
6.	Robert Kanaan	570,998	822,534		71.8	Imran Satti
7.	Evan Holzhauer	541,893	721,511		71.0	Giglione-Ackerman
8.	Ryan Bisanz	524,528	782,825		77.9	Brian Traboulay
9.	Raymond Risucci	492,486	717,076		75.5	Dorian Oldham
10.	Zach Otto	491,016	509,056		79.4	Sabrina Lloyd
11.	Syed Quadri	477,526	654,209		73.3	Theodore Pappas
12.	Jason Bratin	454,531	809,292		73.0	Theodore Pappas
13.	Michael Laramie	454,274	751,280		73.4	Steve Greer
14.	Michael Gerstein	453,202	583,772		74.0	Giglione-Ackerman
15.	James Keefer	440,527	903,703		78.3	Simon Arias
16.	Brett Gryska	433,806	810,984		74.3	Oldham-Bianchi
17.	Mavrick Fredericks	431,806	622,369		69.4	Giglione-Ackerman
18.	Steven King	425,880	725,111		77.2	Paul Rumbuc
19.	Daniel Hartwig	425,617	781,825		73.0	Surace-Smith
20.	Doreen Ryan-Foti	411,380	1,924,055		73.8	Jatoft-Foti

ALL TIME RECORD: STEPHEN HILL $2,476,896 1st Six Mo Agt
ALL TIME RECORD: $4,468,285 Net ALP

Regional General Agents

1. Thomas Vena Pittsburgh, PA
2. Brett Gryska Rochester, NY
3. Patrick Bendure Columbus, OH
4. Robert Janev Schaumburg, IL
5. Michael Vasu Cleveland, OH

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	$400,383	$740,021		71.3	Simon Arias
2.	Brett Gryska	284,134	501,841		74.5	Oldham-Bianchi
3.	Patrick Bendure	230,565	383,928		73.9	Surace-Smith
4.	Robert Janev	228,360	271,917		70.5	Sabrina Lloyd
5.	Michael Vasu	190,515	345,734		73.3	Surace-Smith
6.	Doreen Ryan-Foti	164,325	459,370		76.0	Jatoft-Foti
7.	Bo Gentile	157,661	347,576		69.6	William-Zophin
8.	Ryan Wilson	147,259	222,263		72.8	Philip Prata
9.	Samuel Cohen	131,429	297,142		72.1	Fred Hadayia
10.	Evan Holzhauer	126,641	188,923		70.1	Giglione-Ackerman

ALL TIME RECORD: $980,159 1st Six Mo Agt
ALL TIME RECORD: $1,435,508 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	$2,770,951	$4,470,214		71.3	Simon Arias
*2.	Patrick Bendure	2,134,830	3,865,769		73.9	Surace-Smith
3.	Michael Vasu	1,806,906	3,103,846		73.3	Surace-Smith
4.	Brett Gryska	1,781,162	3,465,298		74.5	Oldham-Bianchi
5.	Robert Janev	1,666,796	2,084,127		70.5	Sabrina Lloyd
6.	Bo Gentile	1,464,188	2,870,950		69.6	William-Zophin
7.	Paul Kelly	1,207,852	1,741,425		69.8	Steve Friedlander
8.	Matthew Parks	1,140,085	1,792,161		77.6	Surace-Smith
9.	Michael Laramie	1,068,922	1,617,639		73.0	Steve Greer
10.	Evan Holzhauer	1,052,026	1,437,544		70.1	Giglione-Ackerman

ALL TIME RECORD: TAINA LAMEKO $5,230,627 1st Six Mo Agt
ALL TIME RECORD: $8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.
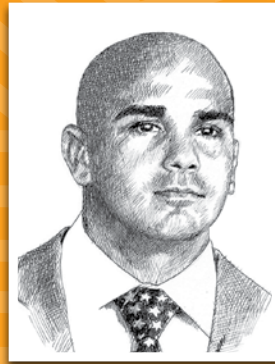
Simon Arias
CATEGORY I

Richard Correa
CATEGORY III

Sabrina Lloyd
CATEGORY IV

Philip Prata
CATEGORY V

Brian Traboulay
CATEGORY VI

Top Rookie — **Christine Judge**
Net ALP $52,727

Top Start-Up — **Scott Davis**
Net ALP $87,997

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

August

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		70.6	$611,546	$ 537,500	114	21.6	135
III	Richard Correa		74.9	$185,888	$163,400	114	35.7	149
	Chris Hernandez		78.0	209,750	163,400	128	18.0	146
	Brandon Cooley		72.1	181,538	163,400	111	17.0	128
IV	Sabrina Lloyd		70.5	$228,361	$129,000	177	61.6	239
V	Philip Prata		74.2	$147,427	$98,900	149	78.9	228
	Laura Fisher		69.2	$85,945	98,900	87	27.2	114
VI	Brian Traboulay		77.9	$68,577	$86,000	80	159.4	239

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		70.6	$4,289,204	$4,300,000	100	0.1	100
III	Chris Hernandez		78.0	$1,370,100	$1,307,200	105	25.0	130
	Brandon Cooley		72.1	1,097,916	1,307,200	84	12.8	97
IV	Sabrina Lloyd		70.5	$1,666,802	$1,032,000	162	73.6	235
V	Philip Prata		74.2	$868,844	$791,200	110	41.2	151
VI	Jeremy Welch		69.9	$815,813	$688,000	119	17.1	136
	Brian Traboulay		77.9	574,422	688,000	83	22.1	106
VII	Tiffany Roland		73.2	$700,859	$550,400	127	34.7	162

August

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Christine Judge		80.6	$52,727
	Samantha Chui		70.6	43,896
	Javier Sandoval		71.5	26,545
	Gevorg Yanukyan		72.3	14,621
	Mack Doby	79		12,630
Start-Up	Scott Davis		75.4	$87,997
	Chris Lussier		76.1	56,216
	Chad Panzer	92		47,832
	Jason Adamo	91		33,129
	Mitch Duplantis	94		29,874
	Jared Cleckner	99		18,396
	Mathew Hart	100		16,867
	Dorian Brown	89		15,996
	Roger Fung	95		13,380
	Marko Jankovic	100		6,018
	Stephen Jubrey	100		4,377

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Christine Judge		80.6	$491,091
	Javier Sandoval		71.5	350,951
	Samantha Chui		70.6	343,087
	Gevorg Yanukyan		72.3	196,061
	Mack Doby	79		112,045
Start-Up	Scott Davis		75.4	$427,235
	Chris Lussier		76.1	300,689
	Chad Panzer	92		55,726
	Mitch Duplantis	94		45,729
	Roger Fung	95		42,400
	Jason Adamo	91		35,864
	Dorian Brown	89		32,997
	Jared Cleckner	99		22,085
	Mathew Hart	100		16,867
	Marko Jankovic	100		6,018
	Stephen Jubrey	100		4,377

Public Relations

1. Brenda Di Somma
CATEGORY I
Princeton, NJ

2. Viki Farr
CATEGORY I
Canton, MI

1. Robin Andrade
CATEGORY II
Malden, MA

2. Lacy Martin
CATEGORY II
Houston, TX

1. Mario Soljan
CATEGORY III
Auckland, NZ

2. Carlton Debord
CATEGORY III
Pittsburgh, PA

1. Ken Altizer
CATEGORY IV
Nebo, WV

2. Christina Stableford
CATEGORY IV
Raleigh, NC

Rookie
1. Laura Wilson
St Paul, MN

IceBreaker
1. Deborah Brownlie
Malden, MA

Top Manager
1. Dawn Trudden
Peoria, IL

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

August Production

Category	Rank	Name	Production in Cards	Manager
I	1.	Brenda Di Somma	6,313	NJ/Brian Ryan
	2.	Viki Farr	3,715	MI/Michelle Baxter
	3.	Donald Spohn	3,249	OH/Judy Spade
	4.	Susan Gilbert	2,511	Chicago/Dawn Trudden
	5.	Rona Pileggi Spano	2,496	Chicago/Dawn Trudden
II	1.	Robin Andrade	1,924	Mass & RI/Patrena Smith
	2.	Lacy Martin	1,611	Houston/Christa Davis
	3.	Carol Matthai	1,075	MD/DC & N VA/George Farenthold
	4.	Lisa Guay	828	S FL/Steve Sanchez
	5.	Maureen Roberts	787	NY State/JT Tasker
III	1.	Mario Soljan	3,039	NZ/Steve Friedlander
	2.	Carlton Debord	2,320	Philly & DE/Brian Ryan
	3.	Laura Wilson	1,832	MN/Erica Dalager
	4.	Janis Pitts	1,356	LA/Elizabeth Reyer-Corley
	5.	Robin Denham	1,173	KS & NW MO/Cindy Cleary
IV	1.	Ken Altizer	5,962	WV/Tami Williams
	2.	Christina Stableford	888	NC/Beth Farm
	3.	Paul Winslow	880	St Louis/Cindy Cleary
	4.	Erin McKee	757	SC/Beth Farm
	5.	Diane Caballero	731	OK/Jay Bentley
Rookie	1.	Laura Wilson	1,158	MN/Erica Dalager
IceBreaker	1.	Deborah Brownlie	595	Mass & RI/Patrena Smith

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	Chuck Hill	23,468	Nor Cal/Susan Fuldauer
	*2.	Malka Arony	21,084	AZ/Beth Farm
	3.	Brenda Di Somma	15,743	NJ/Brian Ryan
	4.	Judy Spade	15,659	OH/Michelle Baxter
	5.	Donald Spohn	11,314	OH/Judy Spade
II	*1.	Robin Andrade	18,114	Mass & RI/Patrena Smith
	*2.	Lacy Martin	8,213	Houston/Christa Davis
	3.	Bernard Weaver	6,660	PA/Katherine Kidder
	4.	Hether Adams	6,170	Houston/Christa Davis
	5.	Jenny Williams	6,116	WA/Shannon Bennett
III	*1.	David Blaisdell	13,442	TN/SW NC/Beth Farm
	*2.	Mario Soljan	10,198	NZ/Steve Friedlander
	3.	Travis Daniels	7,317	PA/Katherine Kidder
	4.	Nicole Schneider	7,259	MN/Erica Dalager
	5.	Robin Denham	7,007	KS & NW MO/Cindy Cleary
IV	*1.	Ken Altizer	16,073	WV/Tami Williams
	*2.	Amanda Mlinaz	9,800	WI/Laurie Onasch
	3.	Christina Stableford	9,719	NC/Beth Farm
	4.	Sue Akers	8,275	NE/Cindy Cleary
	5.	Lori Vaughn	7,587	OR/Rachelle Valdez

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

August Results

Rank	Name	Card Growth	Director
1.	Dawn Trudden	4,840	Denise Gilbert
2.	Judy Spade	4,023	Michelle Baxter
3.	Tami Williams	3,599	Michelle Baxter
4.	Christa Davis	2,056	Patti Morgan
5.	Polyna Berlin	2,024	Jason Beckman

YTD Results

Rank	Name	Card Growth	Director
*1.	Judy Spade	23,785	Michelle Baxter
*2.	Jay Bentley	17,169	Patti Morgan
*3.	Chuck Hill	14,803	Susan Fuldauer
4.	Christa Davis	10,016	Patti Morgan
5.	Katherine Kidder	7,371	Denise Gilbert

Congratulations to our August Bonus Earners!

Hether Adams	Brenda Di Somma	Lacy Martin	Nicole Schneider
Sue Akers	Vivian Dwyer	Stephen Matous	Crystal Senour
Ken Altizer	Viki Farr	Lisa McGee	William Slocum
Tony Anderson	Mark Gagliardi	Mollie Miller	Mario Soljan
Robin Andrade	Susan Gilbert	Amanda Mlinaz	Donald Spohn
Rog Beaudro	Laurie Gruber	Pater Nielsen	Jenny Sprout
Gabriela Berloni	Lisa Guay	Tim O'Connor	Christina Stableford
Lou Nell Busby	Anna Guido-Rohrer	Steve Orcherton	Cynthia Syvanych
Diane Caballero	Jerry Hartnett	Kathleen Pappas	Jessica Treybick
Fran Christie	Jenny Hearns	Rona Pileggi-Spano	Leo VanDenBussche
Cheryl Cook	Krissa Hensley	Janis Pitts	William Verbeten
Amanda Cross	Brett Hulme	Maureen Roberts	John Wagner
Travis Daniels	Sandra Knapp	Cas Robinson	Al Wall
Carlton Debord	Marilyn Kohlhase	Chas Robinson	Jenny Williams
Robin Denham	Donna LaMontagna	Gary Rothman	Laura Wilson
Julia DiBartolomeo	Larry Lozano	Irene Rurycz	

WORLD'S GREATEST BONUS

1 Ryan Kendl
$6,486
Altig-Orlovic

2 Roshie Hassan Loo
$4,233
Josh Chalom

3 Bernadette Casciato
$4,232
Simon Arias

4 Katie Massart
$4,020
Altig-Orlovic

5 Dustin Dunbar
$3,229
Altig-Orlovic

AUGUST BONUS LEADERS

August Bonus Payout: $1,098,910
August Bonus Qualifiers: 2,656

$6,486 Ryan Kendl	$2,159 Ronald Skinner	$1,667 Rafi Nawabi	$1,422 Like Lao
4,233 Roshie Hassan Loo	2,147 Jeffrey Pearce	1,661 Esther Sua	1,415 Fariba Darvishzadeh
4,232 Bernadette Casciato	2,135 Litia Bentley	1,655 Miranda Mortensen	1,414 Frederick Morine
4,020 Katie Massart	2,120 Melissa Losk	1,653 Herivelto Pereira	1,414 Craig Yarborough
3,229 Dustin Dunbar	2,116 Robert Ulreich	1,644 Melanie Smith	1,401 Yonique Gordon
3,168 Peter Hudousek	2,093 Paavo Cymanow	1,635 Ifeanyi Ufondu	1,395 Bradley Kampmeier
3,136 Amy Shui	2,085 Akbar Hosseini	1,633 Victoria Perea	1,393 Marisela Aguiniga-Monrreal
3,072 Mark Neilson	2,084 Aaron Quade	1,626 Peter McEnaney	
3,015 Samson Adelufosi	2,082 Xander Davis	1,626 Hayley Paterson	1,388 Amy Baird
3,009 Max Quasem	2,081 Violetta Goldman	1,620 Ronald Rivera	1,384 Michael Smith
2,963 Brent Bowling	2,060 Richard Luzaich	1,610 Patrick Morrison	1,375 Steven Bosworth
2,952 Helen Rieben	2,031 Sonia Ramirez	1,596 Moli Kaufusi	1,370 Gary Gooden
2,876 Brock Lampee	2,028 Jake Colpitts	1,574 Mynor Lemus	1,369 Evelyne Sindle
2,871 John Napiza	2,022 David Ramirez	1,572 Steven Sibelman	1,366 Fran Kolos
2,824 Steven Stensrud	2,014 Elias Boles	1,566 Shannon Finnegan	1,361 Jason Ryen
2,797 Kristina McLain	1,995 Lesina Ah Sue	1,556 Shela Charlot	1,354 Danielle Roberts
2,788 Jacki Cross	1,991 Sherry Schick	1,555 Laaina Havea	1,346 Christopher Wetherby
2,748 Alma Barriga-Gonzalez	1,969 Stephanie Novel	1,549 Jesusdieu Portilus	1,340 Guillermo DeLaVega
2,687 Brian Welsh	1,968 Soonalote Taogaga	1,541 Kevin Haines	1,336 Alan Sedaghat
2,644 Erez Shabtay	1,962 Anthony Matheson	1,538 Roberto Navarro	1,325 Douglas Wagner
2,623 Joseph Sarasin	1,954 Bruce Tan	1,537 Ernest Powell	1,323 Tyler McKnight
2,623 Andrew Wagner	1,939 Phillip Nalbone	1,536 Kimbrie Kolbe	1,319 Alex Rozotto
2,592 David Watkins	1,938 Dale Stanhope	1,530 Kevin Holtz	1,310 Erna Gasanin
2,565 Justin Germany	1,914 Angel Martinez	1,520 James Schneider	1,309 Raymon Reynolds
2,545 Michael Burningham	1,905 Inderjit Toor	1,520 Nic Iagulli	1,308 Alex Smith
2,523 Ruben Soberanes	1,891 Dwayne Watson	1,515 Angela DeVivo	1,296 Lisa Gomez
2,521 Mark Lomonaco	1,878 Christine Weatherspoon	1,499 Peter Kaplanis	1,295 Robert Drake
2,498 Ronald To	1,864 Jonathan Kitzmiller	1,489 Sandra Underwood	1,294 Nicole Neary
2,462 Maijargal Sukhbaatar	1,856 Joseph Cruickshank	1,481 Rati Ropiha	1,288 James Aalders
2,454 Britton Costa	1,826 Daniel Bean	1,476 James Golden	1,283 Oscar Ortiz
2,433 Jonni Ng	1,817 Tibor Simon	1,470 Kingsley Keehtazinya	1,282 Philip Kim
2,419 Mark Bleier	1,802 Daniel Bauer	1,469 Daniel Umbertone	1,281 Janelle Price
2,405 Anthony Stephens	1,797 Barbara Drummond	1,453 Emmanouil Paragiou	1,281 Yihao Chen
2,341 Al-Karim Walji	1,781 Rita Charles	1,453 Omar Hashimi	1,279 Lora Beronja
2,331 Alix Albright	1,768 Todd Homer	1,452 Cynthia Sittig	1,277 Mina Tupu
2,330 Orett Nelson	1,759 Robert Park	1,448 Steven Pirrello	1,277 Lacee Port
2,329 Jennifer Holliday	1,749 James Smith	1,442 Tevita Tupouniua	1,271 Daniel Chiu
2,315 Liliana Avila	1,727 Samvel Tigranyan	1,432 Pedram Mousavi	1,271 Aaron Lagier
2,282 David Chen	1,702 Anacleto Arevalo	1,426 Francisco Gonzales	1,265 Jason Crawford
2,218 Denis Snyder	1,695 Timothy Cruise	1,425 Van Robinson	1,263 Herbert Stell
2,201 Kelly McDonald	1,681 George Lahamedjian	1,425 Andrew Haskins	1,249 Ryan Burden

$1,248 Ross Ewen	$1,085 Ashley Wortman	$951 Darrell Ballard	$864 Katherine McQuade
1,241 Larry Alexander	1,082 James Gallo	949 Katalina Halaunga	860 Andrew Johnston
1,241 Ryan Favata	1,082 Daniel Li	949 Derrick Coates	860 Jake Jones
1,239 Roberto Olivares-Roby	1,078 John McDougald	948 Thomas VanOsdol	857 John Constantini
1,236 Li Quiche Young	1,075 Carolyn Delaney	945 James DePetro	855 Daniel Toshner
1,236 Mark Davies	1,075 Magdnalene Franklin-Holmon	945 Samantha Kaatz	854 Thomas Tulowiecki
1,231 Brandon Mogel		945 Vakhtang Nazaryan	854 Kelly Roschbach
1,228 Jordan Hernandez	1,071 Ugo Menichelli	943 Lawrence Hauck	853 Elizabeth Casey
1,221 Dominic Park	1,070 Sofia Cabral	942 Ronald Etcitty	851 Mark McClenny
1,219 Joseph Catalfamo	1,070 Duni Olusegun	940 Maria Soliz	850 Elizabeth Leming
1,218 Samuel Vasquez	1,061 Barbara Higbie	940 Jordan Coons	850 Jason Greenwood
1,217 Alexis Lelio	1,055 Harold Durana	938 Joevanny Gonzalez	849 Trevor Park
1,210 Christopher Lynch	1,050 Shawna Wheeler	937 Andrzej Sertler	848 Sherice Jernigan
1,206 Cledis Spearmon	1,050 Jared Arwine	935 Latrevia Terrell	846 Richard Voyles
1,204 Kyle Butler	1,050 Melinda Jacobs	932 Pearl Perchinske	844 Lisa M Richardson
1,203 Cale Jasper	1,049 Mele Holani	930 Donald Wold	844 Broch Guzman
1,200 Briana Harris	1,039 Scott Remmey	928 Kwanza Mitchell-Bailey	844 Enes Herovic
1,200 Harvey Quinn	1,038 William Sells	926 Ruben Chapa	844 Kareem Abdelwahab
1,199 Mickenzie Linse	1,037 Ruben Robinette	925 Vatapuia Vavau	844 Terry Danielson
1,195 Maydelin Gonzalez-Pereda	1,034 Abraham Somavarapha	924 Raymond Spaulding	843 Pascal Amar
1,194 Edward Defurio	1,033 Beth Snow	920 Esmeralda Garcia	842 Sharlene Key
1,190 Joshua Coates	1,033 Stephen Suntala	920 John Salvaggi	840 Shelby Poston
1,189 Derron Alexander	1,033 Jennifer Wehrle	919 Michael Rowley	840 David McMullen
1,187 Anthony Barbaro	1,033 Brian Hutchings	919 Lisa Montesanto	840 Michael Turchetta
1,187 Susan daCruz	1,032 Maren Conway	916 Jeffrey Sabroff	840 Aaron Pohl
1,182 Lawrence Yi	1,032 Salome Fuimaono	915 Bryan Juskiw	839 Andera Long
1,182 George Kamel	1,022 Carmela Pellen	913 Meghan Feeley	837 Nicholas Walsh
1,178 Marielys Montero-Gonzalez	1,021 Levaula Malo	913 Cody Zeigler	835 Lenise Johnson
	1,021 Denielle Ackerman	910 Elton McKinney	834 Everton Brooks
1,178 Matthew Woods	1,020 Elizabeth Lo	908 Nathan Bohn	830 Brian Monroe
1,174 Avalua Sausoo	1,020 Mary Bucki	908 Mark Harhager	822 Jared Teerlink
1,166 Sally Wilson	1,016 Antonio Bond	908 Lisa Martin	822 Dwayne Hargrove
1,166 George Noujaim	1,015 Erikka Michaels	906 John Shingle	821 David Palmer
1,165 Niraj Patel	1,011 Steven Wills	903 Ronald Hatt	821 Larry Chick
1,162 Layne Ford	1,010 Ruben Terrero	901 Christian Fahey	819 Cassidy Lunn
1,159 Angelique Lavaly	1,007 Collins Appiah	900 Victor Rodos	815 Maria Ramirez
1,157 Cherri Xie	1,006 Alleyson Murray	900 Sandra Linse	812 Eric LaBossiere
1,156 Caroline Wilson	1,004 Sebastian Montenegro	895 Tinaka Knight	811 Meakie Grice
1,155 Joshua Dishong	1,003 Gregory Hayman	895 Brittni Kwiecien	810 Amanda Hubbard
1,145 Victoria Wippich	1,003 David McCusker	895 Bilal Farsakh	810 Noel Garcia
1,144 Olga Tsymbal	1,001 Christine Augustus	893 Heather Miller	810 Jesus Martinez
1,137 Bruce Viaje	1,000 Amber McGlynn	893 Patricia Lambert	808 Alison Cliburn
1,133 Duc Nguyen	999 Jeffery Smith	892 Scott Florin	804 Emcie Aleman-Martinez
1,133 Dustin Edgell	996 Donna Ropiha	888 Christopher Straccialini	803 Helen Taylor
1,132 Toetu Alosio	995 Latrice Klyce	888 Ricardo Garavito	802 Andrew Culver
1,129 Timothy Nolan	991 Tara Martinez	887 Shorne Brown	802 Christopher Phoenix
1,123 Evan Thomas	989 David Nham	886 Randy O'Campo	801 Christin Fenter
1,122 Mauri Ramirez	989 Alex Meza	885 Willie Hayden	799 Ray Salmon
1,119 Marianne Sullivan	987 Christopher McFoy	881 Jesus Cruz-Navarro	799 Jeffrey Hall
1,110 Sarah Dulany-Gring	984 Kyle Clark	879 James Brumgard	798 Benton Tong
1,109 Robert Calixto	982 James Andrews	878 Nikki Crosby	797 Lupe Tangulu
1,107 Twalya Alexander	982 Jenny Alvarez	875 Joshua Baker	795 Shavoi Kent
1,102 Thomas Thompson	982 Matthew Gabler	874 Kevin Colopy	795 Benjamin Brooks
1,102 Dawn Selden	977 Cameron Nance	873 Kelly Hassert	794 Shawn Lewicki
1,102 Oren Stephens	976 James Guyer	872 Arthur Westergren	791 Andrew Swisher
1,101 Kayla Bisinger	976 Altha Pappas	870 James Ottobre	790 Elliot Potter
1,100 Andrew Bishop	969 Jensen Millar	870 Janelle Petrella	787 Bradley Weigand
1,097 Melissa Hall	966 Benjamin Ainscough	869 Patrick Fowler	786 Stephen McDonald
1,096 Nasrin Hossein-Abadi	965 Arnold Iacoviello	868 Amanda Steiner	786 Jemima Mozard
1,093 Eric Gallant-Munroe	959 Kevin Ishikane	867 Melanie Schnipke	785 Shelly Russell
1,091 Theodore Greer	956 Daniel Spears	865 Heidi Heil	784 Fharyn Jackson
1,087 Matthew Cosic	955 Bert van der Werff	865 Stuart McKenzie	
1,086 Nadine Smith-Johnson	955 Richard Nypower	864 Nicholas Johnson	

WORLD'S GREATEST BONUS - CONTINUED

$780 Miriam Heaton	**$722 Francesca Carraro**	**$662 Rana Garrett**	**$602 Naomi Jones**	**$550 Amber Stevens**	**$514 Carly Ferraro**
780 Orby Kelley	721 Amber Dregalla	661 Elizabeth Pfaff	601 Jose Rubio	549 Alexander Riggins	514 Linda Sanchez
778 Victoria Stoop	719 Christopher Spencer	660 Rosita Tumpap	601 Troy Hays	548 Teresa Hewett	514 Vincent Millsap
775 Igor Melcharek	719 Takela Thomas	659 Julian Vargas	600 Johnathan Maupin	547 Danicka Wells	511 Franciska Goldsmith
771 Jose Carvajal	718 George Sadjoeri	659 Ronald Friedlander	599 Jaclyn Mister	546 Cherie Mohn	511 Steven Bensinger
771 Yvette Nelson	717 Lalofau Faaitiiti	657 Nitin Patel	598 Eric Hamblin	545 Cristi Huffman	509 Darlene Downey
770 Alfredo Nevarez	717 Robert Simmen	656 Lawrence Griest	596 Marie Guzman	545 Dustin Kiss	508 Corben Madden
770 Amandeep Gill	716 Mitzi Roybal	654 Justin Adams	595 Matthew Wallace	544 Dustin Halterman	508 Justine Bouchie
769 Roosevelt Jeanty	716 Cale McConnell	654 Sarah Micheler	593 Glenn Woodley	543 Marlene Solis	507 Sarah Storer
768 Jacqueline Lablanc	715 Norman Lew	653 Alaine Reed	593 Anne Strayer	542 Kalepi Fatai	507 Patrick Griffin
767 Joshua Hache	715 Nicole Nalven	653 Eric West-Clark	593 Felicia Minazadehadib	542 Christopher Rodriguez	506 Nicholas Malnati
766 Isabel Gusman	714 Frank Duncan	653 Glenn Arakawa	590 Angela Felix	542 Lynn Doolittle	506 Jose Poncesilva
765 Meaghan Kehl	713 Elifranc Deus	651 Reynolds Akuamoa	589 Krystal Mohamed	541 Noah Shahin	505 Jasmine Jones
764 Janalee Lucas	712 Gregory Perry	651 Collin Miles	588 Ellen Schultz	541 Daniel Gannon	505 William Whaley
764 Bryan Czajkowski	712 Michael Schumacher	651 Harriette Glean	587 Mark Caraway	540 Katherine Barnes	504 Ruth Charlesworth
763 David Wix	710 Beth Crothers	650 Astred Callender	587 Jarrett Semler	540 Jonathan Boyd	504 Danielle Barker
762 Doraly Alsina	709 Daniel Gutierrez	649 Austin Bolz	587 Raymond Nichols	539 Andrew Angleton	503 Philip Voelker
761 Antonio Davis	707 David Blevens	647 Luke Bressler	583 Aaron Hayes	538 DeAnthony Hartman	502 David Gonzales
760 Trevor Looney	707 Yadollah Pourjalali	646 Karlie Padgett	580 Robert Deary	538 Samantha Walcutt	502 Michael Tribbitt
760 Jimmy Tchen	707 Jackson Cook	645 Michael Stuver	580 Mark Macaulay	538 Stacie Powell	502 Kimberly Cohoon
759 Joseph Martinez	703 Jacqueline Stewart	641 Ervin Harville	578 Suong Do	537 Cameron Cimino	502 Patricia Torres De Riddell
759 Tammy Griswold	703 Nicholas Bray	640 Brett Vaneffen	577 Steve Svendson	537 Charles Cronin	501 Rawmon King
758 Sidney Rodgers	702 Timothy Hayes	638 Nancy Robinson	576 Tina Stringer	536 Jennifer VanKerckvoorde	500 Calvin Scott
755 Cheryl Griggs	702 Denise Ewin	637 Christine Araujo	575 Leahlyn Ramos	536 Juliana Stravato	
755 Michael McCurry	701 Tammie Hartman	637 Courtney Cheeseman	575 Toriano Landau-bogan	536 Jasmine Clemons	
754 Kevin Cromwell	701 Jinzhou Zhao	636 Isbel Alfaro-Robainas	575 Stacie Alexander	535 Milena Arceo	
753 Natalee Johnson	700 Nicholas Triantafyllidis	636 Whitney Poulin	574 Everly Harris	535 Adrian Cisneros	
753 Vaine Rere	699 Shailene Jefferson	633 Tien Nguyen	573 Marah Selves	535 Ryan Cannon	
753 Scott Davison	695 Michael Musso	633 Lidia Meglei	571 Jessica Burrows	534 Sarah Vacheresse	
751 Alex Berezenko	695 Gary Gottlieb	633 Arthur Choi	571 Lachelle Candelaria	534 Jazmin Wilson	
751 Roger Weisman	694 Cyndi Stone	633 Collie Gordon	570 William Volk	534 Clayton Knox	
750 Benjamin Jerome	694 Armen Khanyan	632 Donald Gregoire	570 John Marshall	533 William Russell	
750 Tina Phongsavath	694 John Rohner	632 Garrett Iida	569 Corey Jefferson	532 Maria Diringer	
748 Pauline Cresswell	693 Juri Ogita	631 Christian Ortiz	569 Philip Roffi	532 Chena Blair	
747 Patricia Wallschleager	689 Nolan Reid	630 Tony Laulu	568 Dexter Matis	531 Touraan Smith	
746 Ashley Ruhl	685 Lisa Jones	629 Georgina Kellas	564 Christine DiSanto	530 Kyla Robinson	
746 Aisea Ma	685 Jintana Maleehual	628 Ishrana Ali	564 Paul Kardules	528 Jolene Spallas	
744 Souleymane Bah	684 Maria Aristy	628 Steven Seermon	564 Brian Gilmore	527 William Amon	
743 Daesong Hwang	684 Cassandra Kemp	625 Lee Smith	564 Erika Mendez	525 Roosevelt White	
742 Patti Heller	683 Debbie Hardy	621 William Parmeter	562 Carissa Dempler	524 Lorraine Law	
741 Danny Favreau	683 Randy Teyssier	619 Gina Pierre	562 Jordan Arcuri	523 Nereida Arbelo	
740 Jeffrey Miller	681 Jeffrey Lynch	618 Ryan Guarino	562 Jason Sims	523 Helen Mikes	
738 Steven Goodwin	681 Barbara Dunovits	615 Jessica Smith	561 Kelly Matthews	522 Luseane Maumau	
737 Edwin Rodriguez	680 Vanessa Ho	615 Nicholas Birdsall	561 Catherine Pragosa	521 Leonard Paschke	
737 Beau Bequette	678 Shahab Mahdavinejad	614 Richard Pawlasek	560 Daniel LaFontaine	521 Brandon Price	
737 Richard Carter	677 Crystal Lynch	612 Jeanette Skelley	560 Amanda Hogan	521 Brittany Seay	
736 Anthony Mele	676 Donald McCrary	608 Mikelan Krueger	559 Thomas McConnell	519 Dallas Johnson	
731 Levi Duncan	673 Tyler Adabahr	608 Gregory McDuffie	557 Curt Snow	519 James Keefer	
731 Corey Cox	673 Sarah Gilmore	606 Olga Simpson	556 Molly Petrone	518 Madison Bendoski	
728 Troy Plummer	673 Terrence Biehl	606 Johnzell Martin	556 John King	517 Adam Perkins	
727 Timothy Bazany	670 Michael Baguer	606 Laketta Prewitt	555 Brian Levanduski	517 Debra Dextradeur	
725 Emily Fritz	670 Logan Barnhart	606 Vilma Howard	554 Brandon Clark	517 Robin Leger	
724 Benito Menchaca	670 Virginia Grimm	604 Massoud Vaziri	551 Thomas Bowler	516 Shanita Ellmers	
723 David Robinson	668 Garret Kun	603 Byron Prado	551 Mario Andres Chavez	515 Michael Marshall	
722 Fritznel Octave	663 Nelson McKee	603 Ashley Matte	550 Laura Nikolich	515 Genniene Lovelace-Michel	
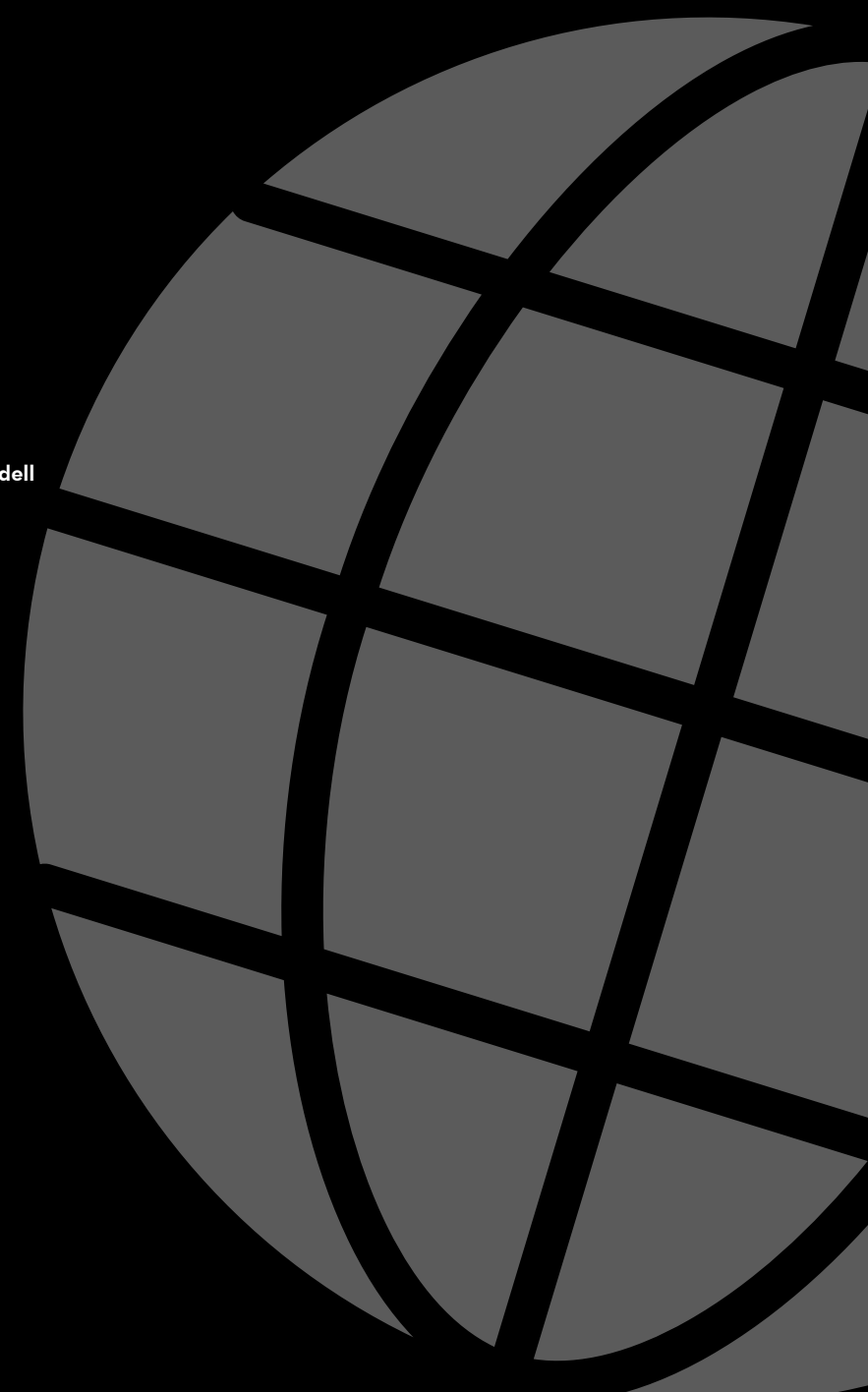
LEADERSHIP BONUS

1 MATTHEW PARKS
$18,814
Surace-Smith

2 ZACHARY HART
$12,652
Surace-Smith

3 ALBERT SERUR
$12,722
Simon Arias

4 TODD HARDING
$11,396
Oldham-Bianchi

5 KYLE JOHNSON
$11,031
Williams-Zophin

AUGUST BONUS LEADERS

August Bonus Payout: $766,903
August Bonus Qualifiers: **794**

$18,814 Matthew Parks	$4,701 Michael Clemente	$2,516 Michael Mandella	$1,576 Martha Zelaya	
12,652 Zachary Hart	4,616 Humberto Quintero	2,454 Erin Allen	1,538 Soonalote Taogaga	
12,722 Albert Serur	4,591 Matthew Girard	2,425 Samantha Sliger	1,504 Samantha Sliger	
11,396 Todd Harding	4,528 William Myatt	2,424 Chad Potts	1,490 Meaghan Kehl	
11,106 Kyle Johnson	4,373 Bobby Szwaja	2,381 Stephen Jeung	1,469 Gian-Paolo Diberardo	
10,894 Ryan Wilson	4,194 Bobby Gujral	2,327 Robert Shafer	1,435 Aaron McLean	
10,777 Ryan Bisanz	4,178 Lily Tchen	2,327 Cara DeFiore	1,421 Pamela Altman	
10,555 Doreen Ryan-Foti	4,121 Robert Dunn	2,298 Ratu Kani	1,408 Jack Keiderling	
9,946 Ofa Tupouniua	4,053 Zach Otto	2,295 Melne Lewis	1,397 Steve Marker	
9,840 Nicholas Lorence	3,912 Cynthia Schneiderman	2,231 Nasr Quadri	1,388 Glaister Parke	
9,046 Stephen Hill	3,818 Aaron Ralston	2,183 Thomas Soloweyko	1,378 Christopher Akins	
8,588 Michelle Crowe	3,817 Jason Bratin	2,106 Rebecca Klebsch	1,339 Brandon MacDonald	
8,439 Robert Kanaan	3,777 Craig Strompf	2,106 Souleymane Bah	1,332 David Schanuel	
8,354 Matthew Diulus	3,768 Michael Romeo	2,104 Mark Hileman	1,314 Kathryn Chaisson	
7,905 Ryan Hall	3,742 Krista Thieme	2,092 Matt Pflueger	1,287 Drew Sharp	
7,846 Michael Vasu	3,723 Kascey Williamson	2,061 Ruben Santillana	1,284 Samneang Prom	
7,772 Jordan Chalom	3,721 Marc Salvaggi	2,055 Rita Haidinger	1,257 Sebastian Kazek	
7,493 Sara Welch	3,502 Haoyu Xu	2,053 Corey Neff	1,230 Robert Hamilton	
7,354 James Keefer	3,410 Mavrick Fredericks	2,017 Atta Saleh	1,225 Scott Wheeler	
7,057 Ryan O'Malley	3,401 Brandon Teter	1,941 Jeremie Dupuis	1,215 Virginia Lee	
6,968 Bo Gentile	3,378 Adeyemi Akinade	1,927 Justin Crawford	1,214 Tevita Tupouniua	
6,965 Raymond Risucci	3,344 AshLynn Orng	1,923 Lesina Ah Sue	1,203 Tracy Hayes	
6,823 Timothy Wilson	3,312 Mike Allen	1,909 Kyle Klipp	1,197 London Burnett	
6,755 Lucky Faaitiiti	3,199 Marian Sertler	1,903 Joshua Bloomquist	1,187 Herman Fennell	
6,732 Brett Gryska	3,198 Matthew Conrad	1,839 Soncya Williams	1,170 Ibrahim Bah	
6,710 Patrick Rieger	3,071 Jake Yagjian	1,811 Patrick Cremeans	1,161 David Menditto	
6,546 Nicholas Moore	3,062 Amie McCracken	1,759 Matthew Turnquist	1,153 Bryan Froneyberger	
6,513 Marisa Willgruber	3,031 John Ophals	1,748 Laaina Havea	1,126 Phillip Jenkins	
6,483 Randall Cook	2,970 Dan Nebraski	1,746 Vatapuia Vavau	1,122 Gregory VanSuch	
6,099 Brooke Spain	2,956 Travis Picklesimer	1,737 Natalie Wagner	1,120 Dick Nakatani	
5,958 Andrew McQuade	2,916 Anita Ferris	1,708 Joy Nardone	1,111 Ashley Wenning	
5,915 Daniel Hartwig	2,912 Randolph Souliers	1,692 Kenneth Ford	1,108 Unique Hunnicutt	
5,694 Harold Durana	2,904 Elaine Kulawiak	1,684 Minh Phung	1,082 Jordan Albright	
5,674 Ransey Vazquez	2,883 Syed Quadri	1,658 Nicholas Engrav	1,081 Timothy Kieran	
5,673 Tere Diamond	2,847 Andre Bent	1,656 William Brookshire	1,077 John Sparby	
5,155 Michael Gerstein	2,809 Alfred Taren	1,651 Michael C Williams	1,077 Peter McEnaney	
5,080 Dustin Dunlap	2,792 Jonathan Maust	1,648 Richard Whyte	1,065 Mike Bray	
5,017 Brian Welsh	2,770 Blake Higuchi	1,624 Ala Awad	1,052 Brian Zuzick	
5,017 Trevor Mayer	2,707 Magda Figueiredo	1,616 Violetta Goldman	1,038 Jonathan Emura	
4,924 Steven King	2,704 Randy Teyssier	1,612 Edwin Rodriguez	1,020 David Chen	
4,892 Elias Hazen	2,668 Sokol Fazliu	1,605 Michael Laramie	1,017 Sean Velasquez	
4,801 Norman Candelore	2,662 Alexandra Graham	1,602 Ho Tran	1,016 Brandon Marshall	

$1,015 Jamal Simmons	$663 Robert Janev
1,011 Natalie Soboleva	658 Jesse Cole
997 Patrick Stenglein	654 Daniel Bauer
972 Bruce Viaje	651 Lalitha Janardhanan
970 Karmela Smud	651 Tara Weisz
968 Mario Andres Chavez	650 John Conard
962 Corey Helly	647 Paul Kelly
956 Robert Schneiderman	642 Christopher Cannon
951 Ari Bykofsky	642 Jonathan Phillips
935 Christine Araujo	640 Alex Smith
929 Nicole Sanders	639 Charles Ferrari
929 Scott Sonnenberg	638 Brandi Hershey
929 Alex Grakhov	636 Adam Huck
915 Jonni Ng	631 Jennifer Young
913 Jesse Martin	629 Lauren Frazer
909 Henry Ingraham	624 Scott Montgomery
903 Darron Hacker	613 Mark Corkrean
895 Kody Kramme	612 Liliana Avila
891 Robert Rowell	606 Christopher Favor
886 Kyle Taylor	603 Niraj Patel
880 Anthony Theriault	598 Regina Duval
873 Carlos Arballo	592 Edona Hughes
862 Victor Schwenoha	587 David Grovu
861 Christopher Rodriguez	587 Krystal Gordon
859 Jason Ryen	586 Jamey Haugen
859 Stephen Jubrey	574 Debbie Ezernack
857 Joseph Cruickshank	570 Gloria Mendez
853 John Leggio	567 Sharif Grays
850 Alvin Hagens	567 Brandon Baker
841 Jamie Faukner	566 Joseph Tomanovich
836 John Napiza	564 Xavier MacLarty
828 Anthony Rizzo	562 Paavo Cymanow
820 Milica Zivkovic	560 Avi Kauderer
820 James Gallo	560 Sandra Underwood
811 Darren Miller	556 Clinton Spaeth
809 Reynolds Akuamoa	555 Tina Phongsavath
806 Alireza Yaesubi	553 Eric Trautloff
800 Andrew McCarthy	551 Peter Hornbeck
793 Patrick Morrison	551 Leticia Fields
793 Brian Allt	549 Drew Clanin
789 Brandon Summerton	547 Lamar Livingston
783 Adam Meyer	539 Devon Chapman
780 Allison Hanson	535 Rita Charles
774 Victor Restrepo	528 Daniel Walton
769 Erika Spiak	525 Liam Flaherty
758 Joshua Cosentino	524 Alta Herpel
755 Scott Kim	513 Tiffany Zellhart
749 Lleison Martinez	511 Joshua Dishong
736 Jahara Lewis	510 Craig Winkelman
732 Zachary Santino	504 Kevin Appasamy
729 Melinda-Rae Lyse	504 Eric Thompson
720 Dean Jensen	502 Tatjana Tiki Tikhonov
720 Zoltan Krecsko	
719 Shayne Guinn	
717 Amanda Hogan	
713 John Bacaron	
711 Jason Crawford	
700 James DePetro	
688 Kenneth Greer	
681 Prentiss Parker	
678 Michael Hicks	
677 David Guzman	
676 Dorothy Niederer	
671 Tony Geer	
669 Jenna Grula	
664 Sheila Downey	
663 Jacob Raine	

SA/GA DIRECT CODE FIELD TRAINING BONUS

① Ratu Kani
$4,447
Steve Friedlander

② Lesina Ah Sue
$3,845
Steve Friedlander

③ Kenneth Ford
$3,361
Matt Henderson

④ Soncya Williams
$3,016
Altig-Orlovic

⑤ Alexander Dorey
$2,973
Imran Satti

AUGUST BONUS LEADERS

August Bonus Payout: $250,051
August Bonus Qualifiers: 589

$4,447 Ratu Kani	$1,294 Aaron McLean	$943 Jarrett Sotolongo	$742 Jason Theriot
3,845 Lesina Ah Sue	1,284 Jonathan Phillips	941 Karolina Debek	737 Tiare Hubbard
3,361 Kenneth Ford	1,279 Alireza Yaesubi	941 Gregory Graham	737 Britton Costa
3,016 Soncya Williams	1,276 Shayne Guinn	938 Jensen Millar	736 Ataka Reed
2,973 Alexander Dorey	1,275 Brandi Hershey	935 Bryan Froneyberger	731 Jeffrey Miller
2,742 Justin Crawford	1,269 Christopher Akins	933 Joseph Cruickshank	728 Corey Bryant
2,531 Kyle Taylor	1,254 Violetta Goldman	930 Ari Bykofsky	726 Reynolds Akuamoa
2,391 Drew Sharp	1,253 John Bacaron	923 Clinton Spaeth	723 Alofi Suasua
2,366 Ronald Rennich	1,250 Lauren Frazer	923 Lisa Martin	722 Liliana Avila
2,323 Jeremie Dupuis	1,248 Scott Montgomery	916 Ruben Santillana	719 Robert Schneiderman
2,198 Gregory VanSuch	1,240 Christopher Cannon	900 Charles Ferrari	707 Marta Cunha
2,094 Gian-Paolo Diberardo	1,224 Milica Zivkovic	890 Lincoln Kline	706 Leslie Jacobs
2,040 David Chen	1,207 Niraj Patel	884 Tatjana Tikhonov	699 Cheryl McLean
2,014 Scott Wheeler	1,204 Jonathan Hanaway	880 Azhley Guardiola	697 Karmela Smud
1,995 Soonalote Taogaga	1,175 David Grovu	873 Tom Weller	682 Gretchen Crady
1,979 Todd Harding	1,164 Amanda Hogan	868 Beverly Sibert	675 Anthony Sava
1,912 Carlos Arballo	1,154 Victor Schwenoha	851 Anthony Theriault	669 Michael Shaba
1,899 Corey Helly	1,134 Kasali Kotun	846 Erika Hudson	640 Brandon Marshall
1,891 Ashley Wenning	1,134 Brandon Baker	836 Jesse Cole	634 Prentiss Parker
1,831 London Burnett	1,131 Joseph Tomanovich	831 Vatapuia Vavau	634 Erica Pagano
1,772 Alex Grakhov	1,126 Jennifer Young	831 Alejandro Basulto	626 Larry Finch
1,717 Jason Ryen	1,123 Adam Huck	830 Arthur Sigler	623 Christopher Rodriguez
1,694 Pamela Altman	1,120 Sandra Underwood	827 Alexander Spooner	621 Tevita Tupouniua
1,587 Patrick Morrison	1,107 Gloria Mendez	822 Teo Underhill	620 Erin Moyer
1,569 Natalie Soboleva	1,079 Laaina Havea	819 Brian Allt	618 Nicholas Triantafyllidis
1,560 Allison Hanson	1,076 Erika Spiak	814 Cody Toth	610 Michael Coulthard
1,520 David Schanuel	1,069 Rita Charles	809 Holly Lacey	609 Joshua Colvin
1,508 John Leggio	1,065 Krystal Gordon	809 Jaman Testerman	600 Dywon Davis
1,491 Samneang Prom	1,058 Mike Bray	805 Antonio Evans	592 Eric Trautloff
1,485 Joshua Cosentino	1,056 Devon Chapman	803 Michael Schmidt	587 Todd Rutherford
1,473 Jahara Lewis	1,032 Leticia Fields	796 Ibrahim Bah	579 Christine Araujo
1,464 Zachary Santino	1,028 Nicole Sanders	792 Jeremy Engrav	569 Peter Kwiatkowski
1,445 Jesse Martin	1,028 Alta Herpel	784 Patrick Cremeans	565 Trey Jones
1,440 Dean Jensen	1,026 Tiffany Zellhart	770 Altagracia	563 Shorne Brown
1,439 Zoltan Krecsko	1,009 John Conard	Sanchez-Del Real	558 Danessa Seward
1,423 Jason Crawford	984 Edwin Rodriguez	769 Muhammed Ashraf	548 Thomas McCormick
1,416 Philip Roffi	971 Bryon Welch	767 Jamal Simmons	542 Teng Lim
1,400 James DePetro	965 Rory Olson	766 Craig Winkelman	542 Daniel LaFontaine
1,355 Michael Hicks	965 Eric Peyton	764 Jamie Winters	539 Lamar Livingston
1,325 Jacob Raine	952 Eric Thompson	761 Monique Williams	538 Javier Diaz
1,307 Jordan Albright	951 Jamey Haugen	746 Joevanny Gonzalez	536 Henry Fornet

$535 Michael Tribbitt	$527 Maria Ramirez	$518 Barbara Harden	$513 Joshua Dishong
534 Anthony Rizzo	524 Justin Fisher	517 Nathanael Rathjen	511 Patricia Lambert
527 Joy Horcajo	521 Tammy Griswold	515 Tiara Manning	504 Wyneisha Wilson-Robinson

REINSTATEMENT BONUS

① Sami Mogannam
$4,025
Jatoft-Foti

② Nabil Spahi
$1,666
Giglione-Ackerman

③ Maria Ramirez
$1,007
Bob Olson

④ Frank Kolligian
$882
Slav Bitman

⑤ Benton Tong
$842
Cohen-Cohen

AUGUST BONUS LEADERS

August Bonus Payout: $40,614
August Bonus Qualifiers: 153

$4,025 Sami Mogannam	$842 Benton Tong	$739 Mitchell Look	$647 Bradley Weigand
1,666 Nabil Spahi	797 Joseph Faisant	722 Bruce Tan	626 Arthur Westergren
1,007 Maria Ramirez	790 Susan daCruz	647 Ryan Vopat	617 Dason Phaul
882 Frank Kolligian			

4 BONUS TOTAL: $2,156,478

WORLDS GREATEST	LEADERSHIP	SA/GA TRAINING	REINSTATEMENT
$1,098,910	$766,903	$250,051	$40,614

All qualifiers listed achieved at least $500 in bonus totals

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of $5,000 and the Million Dollar Club Award.
Congratulations on your achievements.

Amy Shui
Giglione - Ackerman Agency
Contract Date 11/02/07
Qualified August of 2013
$1,013,128 of Net ALP

Ross Ewen
Rehberg Agency
Contract Date 09/19/05
Qualified August of 2013
$1,006,867 of Net ALP

Arthur Westergren
Williams - Zophin Agency
Contract Date 11/29/00
Qualified August of 2013
$1,001,521 of Net ALP

FOUNDERS CLUB

August 2013 Qualifiers — Outstanding Producers

Jennifer Holliday
Jeffery Thiel
1st Qualification
$54,629 Net ALP
83.3 Ret

Scott Smith
*President
& Chief Marketing Officer*

TRAINING — LEADING — COACHING

If Mr. Rapoport had a crystal ball and if he had looked forward into this month's *Spotlight*, I wonder if he could have predicted: A dog trained to help others, paid for with money donated by the people whom he served and who loved him the most… a puppy named Bernard.

It makes sense. Lots of great and meaningful words in that sentence too… trained, help, others, donated, served, loved. And when you are talking about the American Income and National Income field force, it's no surprise.

I hope you read the article about Bernard and how he started his training almost immediately. And from that point on, everything is a learning opportunity, helping him to be prepared for what's ahead for him.

How about you? Are you growing in your position? Have you been properly trained for what you are encountering? Are you still actively learning? Best yet, are you training others for what they will be facing in their careers? Are you coaching the people who look to you for leadership?

There are lots of interesting dynamics in sales relationships, and while each phase is a topic on its own, they are very much intertwined also:

Sales Training is the first phase of leading someone to the Promised Land. Training, while fundamental, should also be structured, disciplined and direct. There must be a predetermined agenda with non-negotiable metrics; standards for both observation and participation. It should include both field and office practice elements. In the end, there must be a way to score or evaluate if the trainee qualifies for release from the nest. Compromising on any training metric will only ensure failure.

Leadership often manifests in the relationship dynamic developed during training. It isn't as well defined, but rears its head when obstacles are encountered. Leadership is facilitated in an environment where motivated people have an opportunity to meet their potential.

Coaching is the longest term and most invested portion of a relationship. While you may, from time to time, also provide leadership, it is the coaching element that brings about the most potential to bring someone to their potential. Training gives the fundamental foundation to any relationship, leadership is often by necessity, however it is coaching that both parties embrace. You cannot coach without a player willing to be coached, and coaching takes on a proactive stance that the coach can instigate without causing friction.

> **Have you been properly trained for what you are encountering? Are you coaching the people who look to you for leadership?**

So embrace being trained, being led and being coached. But cherish being the trainer, the leader, and the coach. Each may be the catalyst to results, but coaching provides the highest levels of personal satisfaction.

Bernard the dog is being trained and he will lead.

But only Bernard the man could be a coach. And what a coach he was.

Scott Smith

THE lively CITY
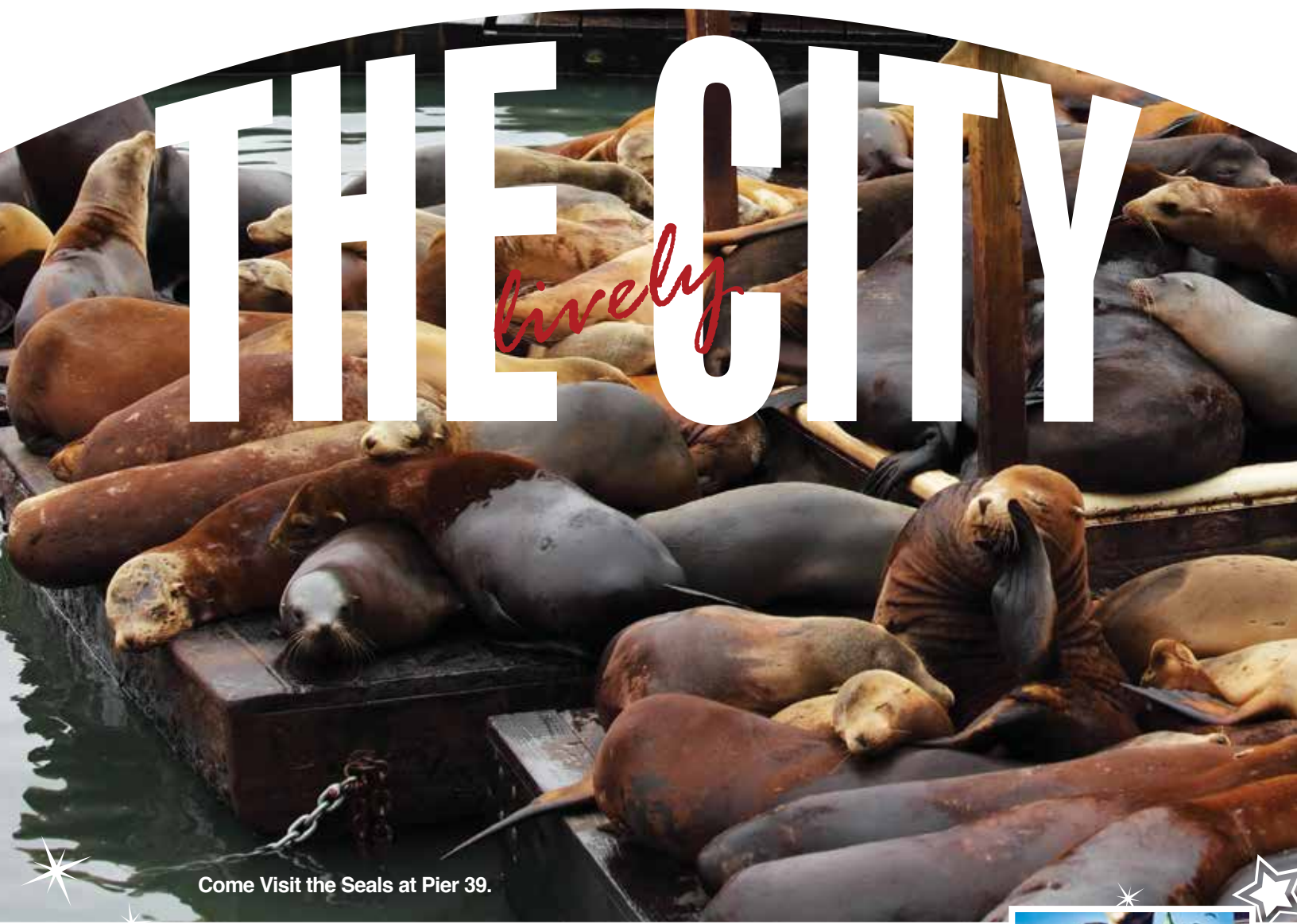
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THE HILTON SAN FRANCISCO UNION SQUARE HOTEL IS OUR DESTINATION FOR THE 2014 CONVENTION! MAY 29-JUNE 1

For complete Convention Qualifications: www.ailife.com/arc/spotlight.aspx

IT'S TIME
2013